



## UFCW Union Benefit Plan for Retirees (the “Plan”)

The Trustees of the UFCW Union Pension Plan have made arrangements with Pacific Blue Cross to offer a benefits package to all retirees of the Plan who **retire with a monthly pension**. These benefits are available through the “UFCW Union Benefit Plan for Retirees”. The terms and conditions of the *UFCW Union Benefit Plan for Retirees* are explained in the enclosed booklet. The monthly premium rates effective **January 1, 2021** are as follows:

Category	Dental	Extended Health	Combined
Single	\$37.68	\$81.92	\$119.60
Couple	\$72.47	\$156.41	\$228.88
Family	\$107.23	\$156.41	\$263.64

The premium rates currently offered by Pacific Blue Cross are subject to change in the future - although not before January 1, 2022. The rates are dependent on the experience (i.e., claims paid) of all of the retirees covered by the Plan. That means that if claims paid are extremely high for a year, the rates may be increased the following year.

### ENROLMENT CONDITIONS

- ❖ You must enrol for **both** the extended health and dental coverage. Exceptions will be made to this condition only if you provide proof of alternative coverage arrangements for the benefit you are declining. For instance, if you provide proof of your extended health coverage under your former employer’s or spouse’s plan, you are entitled to waive the extended health but **MUST** enrol for dental coverage under this plan.
- ❖ Members who choose to decline this offer and then decide to join at a later date will be considered **late applicants** and will have to provide proof of good health, at their own expense. In addition, dental benefits will be limited to \$250.00 reimbursement per covered individual in the first 12 months of coverage. Pacific Blue Cross reserves the right to refuse any applicant whose health is not considered satisfactory
- ❖ Benefits will be effective the later of the **first** of the month following your retirement date or the **first** of the month following the date your current benefits cease. You must have coverage under the Provincial Medical Plan or equivalent coverage prior to enrolling in this Plan.
- ❖ If you are covered under the **UFCW Union Local 1518 Dental Plan** (please call 1-888-818-3368) or the **Retail Meat Industry Dental Care Plan** (please call 1-855-247-8329), you are entitled to waive dental coverage and enrol only for extended health coverage until your dental coverage under the former plan ends. Once your coverage under either of these plans end, the Plan administrator will enrol you in the dental under this plan.

### FREQUENTLY ASKED QUESTIONS

#### ***What coverage does the Extended Health Plan offer?***

See benefit booklet page 21

#### ***Are there any lifetime limits in the Extended Health Plan?***

See benefit booklet page 9

#### ***When does my coverage terminate?***

Coverage terminates when you advise the Plan administrator in writing to cancel your coverage or you have reached the extended health lifetime limit.

#### ***How do I pay the monthly premiums?***

Premiums will be deducted directly off your monthly pension payments. If your pension is not enough to cover the premiums, you will be required to provide a signed **Pre-Authorized Debit Agreement** to the Plan administrator.

#### ***Who do I contact if I have specific claim related or coverage questions?***

Contact Pacific Blue Cross directly at 1-877 PAC-BLUE (722-2583)

#### ***Are there alternatives to the UFCW Union Benefit Plan for Retirees?***

Yes. It is up to you to research the different benefits available through insurance companies, financial institutions or independent brokers. Benefits are also available to Local 1518 Members through the BC FORUM (BC Federation of Retired Union Members). You can contact the BC FORUM by calling 604-688-4565 or 1-800-896-5678 (toll free).