

UFCW Union Benefit Plan for Retirees

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 from Active status. 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 **June 1, 2011** are as follows:

	Dental	Extended Health	Combined
<i>Single</i>	\$30.94	\$77.03	\$107.97
<i>Couple</i>	\$59.48	\$147.06	\$206.54
<i>Family</i>	\$88.02	\$147.06	\$235.08

The premium rates currently offered by Pacific Blue Cross are subject to change in the future - although not before June 1, 2012. The premium rates are dependent on the experience (i.e., claims paid) of all of the retirees covered by the *UFCW Union Benefit Plan for Retirees*. That means that if claims paid are extremely high for a year, the premium 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 coverage under your spouse's dental plan, you are entitled to waive the dental and enrol only for extended health coverage under the plan.
 - Likewise, if you continue to be covered for extended health benefits through your former employer, you can waive your right to this benefit and elect dental coverage only.
- 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 to having their benefits limited 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 Plan or equivalent coverage prior to enrolling in this Plan.

If you decide to take advantage of this offer, please complete the enclosed enrolment card and return it with your pension application forms. The premiums will be deducted directly off your monthly pension payments.

Any questions can be directed to our toll free number at 1-888-345-8329.

PLEASE REFER TO THE BACK OF THIS FORM FOR FREQUENTLY ASKED QUESTIONS

FREQUENTLY ASKED QUESTIONS

What coverage does the Extended Health Plan offer?

- Hospital
- Emergency ambulance
- Prescription Drugs
- Other Health Practitioners
- Dental Accident
- Medical Aids and supplies
- Standard Medical equipment
- Vision
- Out of Province Non-Emergency
- Out of Province Emergency
- Emergency Travel Assistance

Are there any lifetime limits in the Extended Health Plan?

The current lifetime maximum amount is \$25,000 for a member or a dependent.

What coverage does the Dental Plan offer?

- Basic Preventative and Restorative Services
- Major Restorative Services

When does my Extended Health Plan coverage terminate?

Your coverage terminates when you advise us in writing to cancel your coverage or you have reached the lifetime maximum amount of benefits payable.

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

Please contact Pacific Blue Cross directly at 1-888-275-4672.

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 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).