

July 2025

IMPORTANT NOTICE

2025 Extended Health and Dental Premiums Rate Increases

The MyUnionPlan@Work (TW-Employee Life and Health Trust) Trustees strive to find the optimal balance between providing meaningful benefits at the lowest possible cost of the Extended Health and Dental Plans.

These plans **are not subsidized** and are run on a non-profit basis.

The Trustees in conjunction with Pacific Blue Cross (PBC) and the Plan's consultants conduct a comprehensive annual review of the financial experience of the Health and Dental plans. ***The premiums are based 100 % on the experience of the retiree group along with provisions for expected trends in medical and dental inflation, and administration expenses.*** PBC provides the Trustees with estimates of health care inflation in B.C. which generally ranges between 8 to 10%. Utilization of our health care plans is increasing with the aging of our group, resulting ***in a deficit over the last year.*** Both factors are reflected in the premiums for the Extended Health Benefit Plans.

Based on the recent review the Trustees have approved the following premium increases effective **September 1, 2025**:

- Basic Health 5% increase - **no changes to the benefit coverage.**
- Enhanced Health 13% increase - **no changes to the benefit coverage.**
- Dental 8.5% increase - **Late applicant coverage in first year increase from \$250 to \$500.**

Effective Sept 1, 2025	Single	Couple	Family
Basic Health	\$56.32 <i>Previous rate \$53.64</i>	\$116.13 <i>Previous rate \$110.60</i>	\$116.13 <i>Previous rate \$110.60</i>
Enhanced Health	\$152.73 <i>Previous rate \$135.16</i>	\$313.96 <i>Previous rate \$277.84</i>	\$313.96 <i>Previous rate \$277.84</i>
Dental	\$50.98 <i>Previous rate \$46.99</i>	\$102.06 <i>Previous rate \$94.06</i>	\$149.63 <i>Previous rate \$137.91</i>

***Note that you may opt out of the Health Plans at any time. You may opt out of the Dental Plan after the 2-year commitment period.**

Yours truly,

Jennifer Bucholtz,
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