

## Retiree Benefit Survey Report

We are pleased to share that we received 675 responses to our recent survey achieving a strong 14% participation rate. This level of engagement reflects a meaningful level of interest and willingness among respondents to contribute their perspectives. We sincerely appreciate the time and thoughtful input provided which will help guide our ongoing work and inform future decisions.

The Survey was shared with all retirees that participate in any of the retiree benefit or dental plans. It was sent to 3,600 email addresses and mailed to 1,400 retirees who had not provided email. Understanding the results of the retiree benefits survey requires consideration of several important factors that uniquely affect retirees compared to active employees. These contextual elements help explain why retiree benefits differ in cost, design, and flexibility—and why retiree feedback is essential for future planning.

### Summary of Retiree Benefits Survey – Framework and Findings

#### Part 1: Framework

##### *1. Funding of plans:*

- The Retiree Benefit and Dental programs are run on a non-profit basis.
- These benefits are 100% experience-rated and as such, the premiums charged are based solely on the experience of the retiree group along with provisions for expected medical and dental inflation and administration expenses.
- There is no, nor has there ever been, subsidy provided for by the Union or the pension plan.

##### *2. Government-Funded Dental Program Affects Retirees Differently:*

The federal dental benefits are based on household income thresholds and co-payment levels. This is why there were survey questions about household income and size. This means:

- Two retirees with similar dental needs may receive very different levels of government support depending on their combined household income.
- Some retirees may qualify for full or partial federal dental coverage while others—due to income or mandatory enrollment in a group plan—may not qualify at all.
- As a result, the value of the current retiree dental plan varies widely from person to person. This uneven impact creates understandable concern about fairness and affordability which the survey results strongly reflect.



### *3. Private Health and Dental Costs Increases:*

Across Canada, the cost of private health and dental plans rises steadily each year, typically between 6% and 10%. This upward trend is driven by:

- Higher dental and health service fees
- Increasing use of prescription medications
- Rising claims costs for extended health services
- Inflationary pressures on healthcare providers and insurers

These cost increases directly affect premiums for retiree benefit plans.

### *4. Retiree Benefits Are Significantly More Expensive to Provide Than Active Employee Benefits Plans Because Retirees:*

- Tend to use benefits more frequently
- Have higher healthcare needs as they age
- Are no longer part of the larger, less costly, actively working population that typically helps balance claims

This means retiree plans face higher claims costs per person compared to employee plans, resulting in higher premiums. Retirees regularly noted these affordability concerns in their survey responses.

### *5. Importance of Ensuring a Full and Accurate Picture of Retiree Priorities:*

The goal in conducting the survey was to ensure it is receiving a complete and accurate understanding of how retirees:

- Use their benefits
- Experience coverage limitations
- Feel about costs and value
- Prioritize potential improvements

Because retiree needs vary widely, especially given income-based government dental programs and differing health needs, it is essential to capture these perspectives directly from retirees themselves.



## Part 2: Findings

### 1. Overall Sentiment and Satisfaction

Retirees expressed mixed satisfaction with the current benefits plan. While many value having retiree coverage, others feel the plan does not fully meet their needs. Concerns center on dental benefits, affordability, and clarity of communication.

### 2. Top Areas of Concern

**Dental Coverage** – This is the most consistent area of dissatisfaction. Retirees cited limited coverage for major treatments, low annual maximums, and the desire for an opt-out option to access the Canadian Dental Care Plan. (Currently we are required by CRA to report on the T4As that our retirees and beneficiaries have “access” to a dental plan whether or not they choose to participate).

**Premium Costs** – Retirees on fixed incomes expressed concern that premiums continue to rise without improvements in coverage.

**Coverage Gaps** – Vision care, hearing aids, and prescription drug coverage were frequently mentioned as insufficient.

**Extended Health Needs** – Requests included better coverage for physiotherapy, chiropractic care, massage therapy, mental health counselling, and other paramedical services.

### 3. Top Positive Feedback:

**Overall Appreciation for Coverage** - Many retirees are grateful to have continued health coverage in retirement; particularly given fixed incomes and limited alternatives in the private market.

**Satisfaction Among Retirees** – The survey identified a clear segment of retirees who are satisfied with their current benefits; expressing the plan meets their needs and provides stability.

**Trust in the Plan and Oversight** – A significant majority of retirees have not compared the plan to others in the marketplace, suggesting that a level of trust in the plan; indicating confidence that plan was negotiated with retirees’ interests in mind.



#### 4. Communication and Service

Retirees want clearer, plain-language communication, updated materials, and more proactive contact. Many expressed frustrations with inconsistent service experiences from Pacific Blue Cross and difficulty accessing clear information about coverage.

#### 5. Flexibility and Fairness

Retirees expressed strong interest in more flexible benefit options, including the ability to tailor coverage to individual needs and improved fairness between singles, couples, and families.

#### 6. Understanding and Use of Benefits

While most retirees report a general understanding of their benefits, many indicated confusion regarding specific coverage details. Nevertheless, retirees continue to use their benefits regularly.

#### 7. Key Takeaways

Retirees want:

- Improved dental coverage
- More affordable premiums
- Stronger vision, hearing, and prescription drug benefits
- Flexible plan structures
- Clear and accessible communication
- More reliable customer service

Despite concerns, retirees value having retiree benefits and appreciate the stability they provide.

The overall satisfaction with the plan is mixed. While retirees appreciate having benefits, many feel the plan does not fully meet their needs.

Dental coverage is the most frequently cited area needing improvement due to limited coverage and high costs and interest in opting out to access the federal dental program.



Affordability is a major issue, especially with premiums rising yearly - a concern for retirees on fixed income.

Vision care, hearing aids, and prescription drug coverage were also identified as areas needing improvement.

Retirees want clearer, easier-to-understand information, more consistent updates, and better service experiences. Many reported difficulties getting accurate answers or navigating insurer information.

There is interest in more flexible benefit options that better reflect personal needs and household circumstances.

Most retirees use their benefits regularly and intend to continue with the plan. Few retirees have researched these plans compared to other retiree plans in the market.

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