
July 2026

2026 Extended Health and Dental Premiums Rates

The Trustees of the MyUnionPlan@Work (TWU Employee Life and Health Trust) are committed to providing valuable Extended Health and Dental benefits at the lowest possible cost. These plans operate on a non-profit basis and are not subsidized.

How Premiums Are Determined

The Health and Dental Plans operate separately from the Pension Plan and are funded entirely through member premiums. Pension legislation does not permit pension assets to be used to subsidize health and dental benefits in any way. Premiums must be sufficient to cover the full cost of claims, projected healthcare inflation, and administrative expenses. When claims costs exceed the premiums collected, rates must be adjusted to maintain the long-term sustainability of the plans.

Keeping Costs Stable

The Health and Dental Plans are administered through Pacific Blue Cross on an Administrative Services Only (ASO) basis. Under this arrangement, the Plan pays the actual cost of members' claims and administration rather than purchasing fully insured coverage from an insurance company.

This approach helps keep premiums as low as possible by avoiding the additional costs typically built into insured benefit plans, such as risk charges, profit margins, and reserve requirements. As a result, members benefit from lower overall costs than would be possible under a fully insured arrangement.

Rising healthcare costs, increased plan usage, and a deficit in the past year have made the premium adjustments necessary. The Trustees recognize that premium increases are never welcome and remain committed to carefully managing the plans and controlling costs wherever possible while maintaining meaningful coverage for members.

Based on the results of the recent survey and feedback from Retirees, the Trustees reviewed potential improvements to that Plan. After consultation with the Plan's advisors, the Board agreed that it would be better to wait for Plan experience to stabilize before making any design changes

Based on the recent review the Trustees have approved the following premium increases **effective September 1, 2026:**

- Basic Health 6% increase
- Enhanced Health 13% increase
- Dental 5% increase

Please turn over for more details.

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Effective Sept 1, 2026	Single	Couple	Family
Basic Health	\$59.70 <i>Previous rate \$56.32</i>	\$123.10 <i>Previous rate \$116.13</i>	\$123.10 <i>Previous rate \$116.13</i>
Enhanced Health	\$172.58 <i>Previous rate \$152.73</i>	\$354.77 <i>Previous rate \$313.96</i>	\$354.77 <i>Previous rate \$313.96</i>
Dental	\$53.04 <i>Previous rate \$50.98</i>	\$106.17 <i>Previous rate \$102.06</i>	\$155.66 <i>Previous rate \$149.63</i>

***Note the Health and Dental Plans are optional.**

Yours truly,



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