

CUPE 3903 POST-RETIREMENT BENEFITS

	Current – Healthcare Spending Account	Group Benefits Insurance Plan																			
Retiree Participant Premium:	\$0	Single: \$2372.76 per annum* Family: \$4745.52 per annum* Estimated – reviewed annually based on the cost of the Plan																			
Employer contribution	\$100,000 per annum	\$100,000 per annum																			
Coverage:	\$1800 per annum per participant for any eligible expense per Income Tax Act	Plan (modelled on YUFA Retiree Benefits Plan excluding out-of-country) <table border="1"> <tr> <td>Dental</td> <td>\$1,700 per calendar year per covered member – basic services at 100%, restorative services at 85%</td> </tr> <tr> <td>Vision / eye exams</td> <td>No coverage</td> </tr> <tr> <td>Hospital</td> <td>Semi private or private 100% to a maximum of 120 days per stay</td> </tr> <tr> <td>Health deductible</td> <td>\$130 per person per year</td> </tr> <tr> <td>Prescription drugs</td> <td>80% reimbursement – if not covered by the Ontario Drug Benefit program</td> </tr> <tr> <td>Massage therapy</td> <td>No coverage</td> </tr> <tr> <td>Podiatrists and osteopaths</td> <td>80% reimbursement</td> </tr> <tr> <td>Chiropractor</td> <td>\$6 per visit with \$120 annual maximum per person</td> </tr> <tr> <td>Naturopath, registered physiotherapist, registered clinical psychologist</td> <td>80% reimbursement</td> </tr> </table>		Dental	\$1,700 per calendar year per covered member – basic services at 100%, restorative services at 85%	Vision / eye exams	No coverage	Hospital	Semi private or private 100% to a maximum of 120 days per stay	Health deductible	\$130 per person per year	Prescription drugs	80% reimbursement – if not covered by the Ontario Drug Benefit program	Massage therapy	No coverage	Podiatrists and osteopaths	80% reimbursement	Chiropractor	\$6 per visit with \$120 annual maximum per person	Naturopath, registered physiotherapist, registered clinical psychologist	80% reimbursement
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Experience/ Considerations	<ul style="list-style-type: none"> • 32 retiree participants • 2020 Average per participant spend - \$1,403.67 • 9 retiree participants reached \$1,800 limit • Carry-forward as of April 30, 2021 - \$673,484.22 	<ul style="list-style-type: none"> • Current Healthcare Spending Account Fund carry-forward to provide “participant-premium increase holidays” or “participant-premium increase reductions” to defray the cost of rising premiums • All Current Healthcare Spending Account retiree required to convert to this Plan to continue participating in post-retirement benefits 																			