

UPDATE ON BENEFITS

At the spring meeting of the Consultative Committee on Benefits (Appendix M of the Urban Collective agreement), we discussed the following issues which will impact both Urban and RSMC members working at Canada Post.

1. Premiums for dental, extended health, disability insurance and life insurance.
2. Termination of British Columbia medical premiums.
3. Changes in qualifications required for coverage of massage therapy in Quebec.
4. Updating dependent coverage online.

Premiums: Increase for Disability Insurance and Decrease for Life Insurance

There will be no change in dental and extended health care plan premiums for the next year. There will be a 10% increase in monthly disability insurance premiums, from \$1.62 to \$1.78 for every \$1,000.00 of insured salary. There will also be a 25% decrease in life insurance premiums, from \$0.16 to \$0.12 for every \$1,000 of coverage. The increase in disability is the direct result of increased costs while life insurance is being reduced due to a surplus in funding.

For a postal worker earning \$60,000 per year the additional disability costs will be \$115.20 per year and the savings from the insurance will be \$57.60 for a net increase in costs of \$57.60 per year or \$4.80 per month.

The monthly premiums will be:

Benefit	Single Coverage	Family Coverage
EHCP RSMCs <12 hours	\$1.14	\$2.05
EHCP all others	\$5.39	\$9.72
Dental	\$1.47	\$3.28
Basic Life Insurance	\$14.40*	n/a
Disability Insurance	\$106.80*	n/a

*based on an employee with an annual salary of \$60,000

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The premium holiday for Hospital Option A and B is also maintained.

Termination of British Columbia Medical Premiums

Medical premiums for individuals in British Columbia were cancelled by the NDP government effective January 1, 2021. As a result, CPC will be no longer reimbursing employees for 70% of the premiums. A letter will be sent to all employees notifying them of this change. No action on the part of employees is necessary.

Updating Information on Dependents

Soon it will be possible to update the status of dependents online. Paper forms will still be available for employees wishing to continue the current practice. When changes are made online it will take 2 days to process and will be retroactive to the date of the change.

Massage Therapy in Quebec

Each province has its own set of qualifications to be recognized for coverage under the benefit plans. In Quebec Canada Life has changed the criteria for massage therapy in Quebec effective April 1, 2021. The previous training requirement was 400 hours but this has now been changed to 1000 hours, therefore some therapies won't be covered.

CPC stated they have sent letters to the members that may be impacted advising them of the change. The information will be included on the website and members that have signed up for group notifications from Canada Life already have received notification. CUPW advised CPC and Canada Life that any change should be brought to the union prior to being introduced.

In solidarity,



Joanne Gomercich
National Union Representative, Grievance and Arbitration

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