

Are you looking to augment the Active member health and dental plan?
Here are a few things to consider:

THE UNITED CHURCH PLAN, THE UNITED CHURCH RATES

- Our plan's premium is 100% employer paid. Your employer pays 7.77% of your pensionable earnings for the Active benefits plan, of which 5.96% is for health and dental coverage. These rates change annually and will be posted on the [Pension and Benefits deductions](#) page mid-December.
- You do not have to complete medical or health questionnaires to enroll in our benefits plan.
- We pay for expert advice to design and manage a plan for our members.
- We do not pay commissions on insurance or services we purchase for the plan – this may not be true of third parties selling individual plans, including affinity groups.
- The rates we charge reflect the anticipated costs of running the plans and there is no profit margin.

OTHER PLANS

- Will include a profit margin and possibly commission.
- Will not integrate with our plan. They will be designed to provide coverage where there is no employer sponsored coverage, and will essentially, in many cases, simply duplicate our plan's coverage, not augment it.
 - o For instance, our insurer (Green Shield Canada) can offer such individual supplemental plans but our analysis found them to represent poor value for money.
- Some options offered in the market or by affinity groups are actually 'conversion plans' and are only available to people who lost coverage under their employer sponsored plan. Members who were previously enrolled in the "Optional Health & Dental Plan" did not lose health and dental coverage – access to the additional coverage afforded by the Optional plan was lost.

CAN I OPT-OUT OF THE UNITED CHURCH HEALTH & DENTAL PLAN?

- Our plan does not allow waiver of coverage unless you have another privately sponsored plan from other employment or a spouse. **(Please note, it does not save any premiums because core benefits are assessed as one benefit, fully paid by the employer.)** Full participation is an integral part of the Active plan.
- We offer a broad plan to provide benefits to our members that are affordable to employers while still protecting members against catastrophic hardship.
- The Active plan is largely employer paid and includes a number of valuable benefits:
 - o Employer Paid
 - Health and Dental Coverage
 - Life insurance
 - Dependent Life Insurance
 - Accidental Death & Dismemberment
 - Employee and Family Assistance Plan
 - Restorative Care Plan
 - o Employee Paid
 - Long Term Disability Plan (employee paid is the common practice, allowing any benefits collected to be tax free)