

3250 Bloor St. West, Suite 200  
Toronto, Ontario  
M8X 2Y4 Canada



T: 416-231-5931 | 1-800-268-3781  
F: 416-231-3103  
united-church.ca | egliseunie.ca

October 2024

Dear Plan Member,

We have recently completed our annual review of the claims and expenses for The United Church of Canada's pensioner health and dental plan. As communicated in October 2020 by the General Secretary, and in the December edition of *Connex*, the General Council Executive approved annual increases of 13.7% to the premiums paid by pensioners who are enrolled in the pensioner plan to move the plans to become self-funding by 2025. To give you an idea of what is being funded, we can illustrate with claims so far in 2024:

Claims processed:	82,256
Average reimbursement:	\$29.96 per claim
Total claims paid:	\$2.5 million
Expected claims for 2024:	\$4.5 million

### 2025 Rate

We can confirm that the estimates made in 2020 were accurate and the plan will attain self-funding in 2025, with the last increase of 13.7% being applied in 2025. The increased rate will be applied to your January 2025 monthly pension payment and will be communicated in *Connex* before the end of 2024. The 2025 rates will be:

- Single: \$114.78 per month (plus taxes if applicable)
- Family: \$231.51 per month (plus taxes if applicable)

### Future Increases

Analysis by the plan's benefit consultants shows that from January 1, 2026, on, the annual rate increases for the pensioner health and dental premiums will be lower. Our rates will likely follow drug price inflation going forward, which is currently in the 6–8% range. The Benefits Centre will undertake a more detailed analysis in 2025 to support our recommendation to the General Council Executive and will develop a new multi-year strategy to bring greater certainty to our pensioners.

Sincerely,

The United Church Benefits Centre