Benefits Report for 2024 UVRA AGM

Health, Dental and Travel Insurance

Johnson is "gradually rebranding as Belairdirect." The transition in branding is so far only affecting home and auto insurance, but will eventually be reflected in other plans. No changes to current services, contacts or other administrative aspects of the UVRA-Johnson Plan are anticipated. Premium rates for the UVRA-Johnson policy for the year beginning September 1, 2024 are currently under review. As of this date, negotiations on the Prestige Travel Plan foresee an increase of 5%. Rates for Extended Health and Dental Plans will be announced shortly. For premiums of RTOERO and Pacific Blue Cross, please check the respective websites.

In 2023, the UVRA-Johnson and RTO/ERO Extended Health plans added a new benefit, at no extra charge in premiums: an online pharmacy option available through Express Scripts Canada (https://express-scripts.ca). As an additional option, **not** a replacement for clients' current arrangements, this online service could be used for some (say, recurring) needs and a local pharmacy and their consultation services for others. Effective May 1, 2024 ESC now also includes a Drug Optimization Program, which is designed to "ensure that drug plans are not unnecessarily impacted by costly new drugs that hit the market." In short, it is a cost containment program similar to provincial and other insurance plan formularies. Members who require expensive new drugs might wish to consider this (DOP) option.

The new option has been adopted by similar organizations to UVRA, including UBC Emeritus College.

Respective enrolments in the 3 plans available to members and UVic retirees:

Pacific Blue Cross UVic Retiree Plan

Extended Health: 381 Dental Plan: 281 **UVRA-Johnson** Extended Health: 209 Dental: 131 MEDOC Travel: 61 **RTO/ERO**

Health and Travel: 115*

*"unique UVic members (and identifying as CURAC members) as of May 21." I infer that, while not yet a requirement, UVRA membership (which confers CURAC eligibility, via UVRA's membership in CURAC) is the main criterion in reaching this total. There may be other UVic retirees who are not included in this total. PL

Belairdirect Scholarship Program (formerly Johnson Scholarship Program)

50 scholarships of \$1000 open to children and grandchildren of UVRA members (whether or not insured by Johnson) who graduate high school in 2024 and will start post-secondary education this Fall.

Deadline: July 31, 2024 See: https://www.belairdirect.com/scholarship