UFCW 247 Benefits

Standardization Proposal

April 2026

Introduction – Coverage Sustainability and Value

- Maintain funding to the Trust at current levels while directing additional future investment for FT colleagues to Manulife
  - Preserving the financial health of the Benefits Trust for PT colleagues to ensure coverage is maintained in light of funding and external factors such as inflation and dental fee guide increases
  - Delivering a FT benefits offering under Manulife which reflects diverse claiming needs and a more relevant coverage offering
- All FT coverage will be under Manulife (previously an optional top-up plan), ensuring the Trust funds based on the current funding model will go further
- Modernized approach to delivering benefits under the Trust and at Manulife with increased flexibility to address PT and FT needs through each provider – consideration of future changes that are suitable for each population

Full Plan Comparison

	NEW 247 FT Plan	247 Benefits Trust	RCSS Optional Plan
Drug Coverage	Employee + Dependents 80% of first $500 100% in-company, 70% non-company thereafter	Employee Only 100% | $2,000/year Max	Employee + Dependents 80% of first $500 100% thereafter $2,000/year deductible for employee
Vision	$300/24 months Combined Exam	$250/24 months Combined exam	n/a
Paramedical	Employee + Dependents 100% | Physio $500/year maximum $70/visit, 10 visits/year | Chiropractor, Osteopath, Chiropodist/Podiatrist, Naturopath, Speech Therapist, Massage Therapist $700/year maximum	Employee Only 100% | $300 Chiro 100% | $300 Physio, Massage	Employee + Dependents 80% of first $500 | $350 Physio $350 Podiatrist/Chiropodist $350 Dietician
Mental Health	100% | $700 Psychologist	n/a	80% of first $500 | $350 Psychologist
Dental	Employee + Dependents 100% | Basic / Routine 80% | Major $2,000/year Basic & Major 50% | Ortho - Child Only $2,000 Lifetime Ortho maximum Current Fee Guide	Employee + Dependents 100% | Basic / Routine 100% | Major $2,000/year Current - 0.75 Fee Guide	n/a
Basic Life	1x Earnings	$10,000	1x Earnings
Short Term Disability	70% of Earnings, unlimited 26 weeks	n/a	70% of Earnings, unlimited 26 weeks
Long Term Disability	60% of Earnings, $2,000 Monthly Until 65 or Retirement	n/a	60% of Earnings, $1,000 Monthly Until 65 or Retirement

Loblaw Companies Limited

Employee Impacts – Health & Dental

NEW 247 Plan

Group	Health	Drug	Vision	Dental	Monthly Health & Dental Premiums					
					Headcount		Current		Future	
					S	F	S	F	S	F
Trust Only					50	230	$0	$0	$24	$48
RCSS Optional					220	280	$30	$37	$24	$48

Offset in part by reduction in LTD & Basic Life Premiums

Group	Life	STD	LTD	Monthly Life & LTD Premiums			
				Headcount		Current	Future
				Life	LTD	Life & LTD	Life & LTD
RCSS Optional				780	270	$7 (25% of Premium)	$0

Removing $10K Basic Life from Trust

	Addition to coverage
	No change / Equal coverage
	Reduction to available coverage

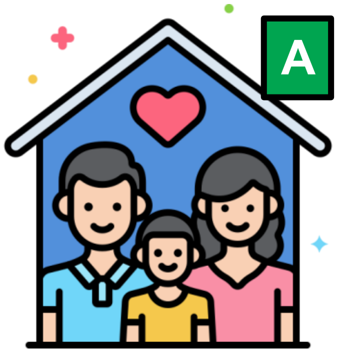
	Reduced Cost
	Increase < $15
	Increase > $15

- Improvements to Health, Drug, and Vision Coverage for FT Employees:
  - ✓ Expands Paramedical Providers
  - ✓ Removes Drug Maximums
  - ✓ Increases Vision Maximums
  - ✓ Includes Ortho for Dependent Children
- 31% Employee Cost-Share:
  - ➢ Premiums decrease for Single employees who are Opted-In to the Optional Health plan
  - ➢ Premiums will increase for Families in the optional plan
  - ➢ Premiums increase for all who have opted out of the optional plans
- Basic Life and Long-Term Disability will cover all employees and be fully company paid → savings to enrolled employees of ~ $7/month
  - ✓ Increased LTD coverage

Employee Impacts – Case Study A

NEW 247 Plan

Case Study A	**Current** (Premium: +$0)	**NEW Plan** (Premium: +$575)
Health	• Employee only, covers 100% of Chiropractor up to $300/yr, Physio and Massage up to $300/yr **(+$200)**	• Family covered at $70/visit for a wide range of practitioners to a combined maximum of $700, with Mental Health and Physio covered at 100% with individual maximums of $700 and $500, respectively **(+$150)**
Drug	• Employee only, covers 100% of claims, to a maximum of $2000 **(+$850)**	• Family covered at 80% of first $500 (individually), 100% thereafter **(+$170)**
Vision	• Employee only, combined maximum of $250 every 24 months for glasses and exams **(+$200)**	• Family covered to a combined maximum of $300 every 24 months for glasses and exams at $80 **(+$0)**
Dental	• Covers employee and family for 100% of basic and major treatment **(+$0)** • No orthodontic coverage **(+$3,500)**	• Family covered for 100% basic and 80% major **(+$180)** • Child Only, Orthodontics covered at 50% up to $2,000 **(+$1,750)**
Life	• $10K	• 1x Earnings (+$0)
LTD	• 60% of Earnings, $1,000 Monthly **(+$80)**	• 60% of Earnings, $2,000 Monthly (+$0)
Total Cost	Premium + Out of Pocket = **$4,830**	Premium + Out of Pocket = **$2,825**



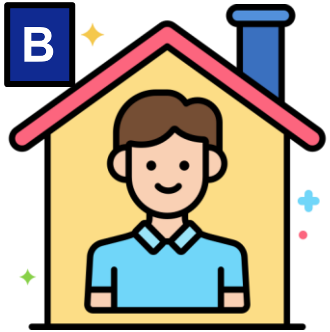
Employee A:

- RCSS FT
- Family Coverage
- **Opted-Out** of Life & Optional Health and Dental
- **Opted-In** for LTD

Benefit	Expected Claims
Health	$500 for 5 Massages
Drug	Employee: $350/yr | Spouse: $850/yr
Vision	Child: $200 Glasses
Dental	Employee Basic: $400 | Spouse major: $900 | Child braces: $3,500

Employee Impacts – Case Study B

NEW 247 Plan



Employee B:

- RCSS FT
- Single Coverage
- **Opted-In** to Life & Optional Health and Dental
- **Opted-Out** for Life & LTD

Benefit	Expected Claims
Health	$200 for 2 Massages, $450 for 2 Psychologist
Drug	$200/yr
Vision	$220 Glasses + $80 Eye Exam
Dental	Basic: $300 | Major: $500

Case Study B	Current (Premium: +$360)	NEW Plan (Premium: +$290)
Health	• Covers 80% of Psychologist up to $350/yr, Physio and Massage up to $300/yr **(+$100)**	• Covers $70/visit of a wide range of practitioners to a combined maximum of $700, with Mental Health and Physio covered at 100% with individual maximums of $700 and $500, respectively **(+$70)**
Drug	• Covers 100% of claims, to a maximum of $2000 **(+$0)**	• Covers 80% of first $500, 100% thereafter **(+$40)**
Vision	• Covers a combined maximum of $250 every 24 months for glasses and exams **(+$50)**	• Covers a combined maximum of $300 every 24 months for glasses and exams at $80 **(+$0)**
Dental	• Covers 100% of basic and major treatment **(+$0)**	• Covers employee for 100% basic and 80% major **(+$100)**
Life	• $10K + 1x Earnings	• 1x Earnings
LTD	• n/a	• 60% of Earnings, $2,000 Monthly **(+$0)**
Total Cost	Premium + Out of Pocket = **$510**	Premium + Out of Pocket = **$500**

Employee Impacts – Case Study C

NEW 247 Plan

Employee C:

- RCSS FT
- **Opted-Out** with Spousal Coverage

Benefit	Expected Claims
Health	$200 for 2 Physio
Vision	$80 Eye Exam
Dental	Basic: $500

Case Study B	Current (Premium: +$0)	NEW Plan (Premium: +$0)
Health	• Covers 100% of Chiropractor up to $300/yr, Physio and Massage up to $300/yr **(+$0)**	• Claims Covered by Spousal Plan
Drug	• Covers 100% of employee claims to a maximum of $2,000 **(+$0)**	
Vision	• Covers employee to a combined maximum of $250 every 24 months for glasses and exams **(+$0)**	
Dental	• Covers employee for 100% of Basic and Major treatment **(+$0)**	
Life	• $10K	• 1x Earnings **(+$0)**
LTD	• n/a	• 60% of Earnings, $2,000 Monthly **(+$0)**
Total Cost	Premium + Out of Pocket = **$0**	Premium + Out of Pocket = **$0**