FULL-TIME BENEFITS SUMMARY OF CHANGES

Tentative Agreement 2026 - Loblaw Distribution Centres

***Please note that these changes only apply to those with full-time status**, not those who have part-time status even though they may be scheduled 37 hours/week.*

The company proposed changes to benefits for full-time members working at all BC Superstores and Distribution Centres. This document is a summary of what the company referred to in bargaining as their "standardization proposal."

The change would modernize the company's approach to full-time benefits, delivering benefit coverage that is better suited to the kinds of benefits that full-time members tend to use.

Please note the benefits detailed in this document are only available to employees with full-time status. Those who may receive full-time hours from week to week are still considered part-time and would maintain the same benefit plan under the UFCW 247 Benefit Trust.

COSTS

The new FT Benefit Plan is a 31% Employee Cost-Share. There are cost impacts to certain members, depending on their situation:

- Premiums decrease for Single employees who are Opted-In to the Optional Health plan (West DC)
- Premium increase for West DC Families opted-in to in the optional plan
- Premium increase for S. Surrey and all those who have opted out of the optional plans
- Ability to waive coverage where not required

IMPROVEMENTS

Overall, there will be several significant improvements to benefit coverage for FT members:

- Expanded paramedical providers
- Removed drug maximums
- Increased vision maximums
- Orthodontics coverage for Dependent Children
- Basic Life and Long-Term Disability for ALL FT employees.
- STD Coverage for S. Surrey

When will this take effect?

Within 90 days of the ratification of the agreement, the Union and the Company will meet to plan the transition of full-time employee benefits coverage to the Company's Group Insurance Plan. This will happen within 6 months from the date of that initial meeting.

Will this impact the health of the Benefit Trust for part-time employees?

Loblaw has agreed to maintain its current level of funding to the Benefit Trust for Part-time members for the duration of the agreement, ensuring part-time benefits will not be negatively impacted by the change.

Learn more...

To see the full document presented by the company in bargaining, including case study examples comparing coverage between the current and the new plan arrangement, visit:

www.ufcw247.com/superstorebargaining

PLAN COMPARISON

	Current 247 Benefit Trust	Optional Manulife (West DCs)	Optional Manulife (South Surrey DC)	NEW Loblaw Full-Time Plan
Health & Dental Premium Cost	Single - $0 Family - $0	Single - $37/mth Family - $46/mth	$0	Single - $24/mth Family - $48/mth
Life & LTD Premium Cost	N/A	$7/mth	N/A	$0
Drug Coverage	Employee only 100% in-company Up to $2000/yr	Employee + Dependents 80% of first $500 100% in-company thereafter $2000/yr deductible for employee	N/A	Employee + Dependents 80% of first $500 100% in-company thereafter
Vision	$250/24 months Combined Eye Exam	N/A	N/A	Employee + Family $300/24 months Combined Eye Exam
Paramedical	Employee Only Physio, Massage: 100% ($300 max) Chiro: 100% ($300 max)	Employee + Dependents 80% of first $500 Physio: $350 Chiropodist/Podiatrist: $350 Dietician: $350	Employee + Dependents 80% of $500 for each of Chiro, Physio, Naturopath, Massage, Speech Therapist, Osteopath, Podiatrist/ Chiropodist, Acupunturist, Dietician	Employee + Family Physio: 100% ($500/yr max) Chiro, Osteopath, Chiropodist/Podiatrist, Naturopath, Speech Therapist, Massage Therapist: $700/yr max
Mental Health	N/A	80% of first $500 Psychologist: $350 Psychiatrist: $350	80% of $500 Psychologist and Psychiatrist	Employee + Family Psychologist, Psychiatrist: 100% ($700/yr max)
Dental	Employee + Dependents Basic/Routine: 100% Major: 100% $2000/yr	N/A	N/A	Employee + Family Basic/Routine: 100% Major: 80% Basic/Major $2000/yr Ortho (Child Only): 50% $2000 Lifetime Ortho max
Basic Life	$10,000	1x Earnings	N/A	1x Earnings
Short-Term Disability	N/A	70% of Earnings, unlimited 26 weeks	66.67% of Earnings, $1000 weekly max, 15 weeks	70% of Earnings, unlimited 26 weeks
Long-Term Disability	N/A	60% of Earnings, $1000 monthly Until 65 or Retirement	N/A	60% of Earnings, $2000 monthly Until 65 or Retirement

Details of the company's full-time benefits comparison, including with case study examples, are available for download on our website at www.ufcw247.com/**superstorebargaining**