



FULL-TIME BENEFITS SUMMARY OF CHANGES

Tentative Agreement 2026 – Superstores

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:

- Premium decrease for Single employees who are Opted-In to the Optional Health plan
- Premium increase for Families in the optional plan
- Premium increase for all those who have opted out of the optional plans

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.

When will this take effect?

The Union and the company have agreed that, within 90 days of the ratification of the agreement, they 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	Current RCSS Optional Plan	NEW Loblaw Full-Time Plan
Health & Dental Premium Cost	Single - \$0 Family - \$0	Single - \$30/mth Family - \$37/mth	Single - \$24/mth Family - \$48/mth
Life & LTD Premium Cost	N/A	\$7/mth	\$0
Drug Coverage	Employee only 100% up to \$2000/yr	Employee + Dependents 80% of first \$500 100% thereafter \$2000/yr deductible for employee	Employee + Dependents 80% of first \$500 100% in-company, 80% non-company thereafter
Vision	\$250/24 months Combined Eye Exam	N/A	Employee + Dependents \$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 Chiroprapist/Podiatrist: \$350 Dietician: \$350	Employee + Dependents Physio: 100% (\$500/yr max) Chiro, Osteopath, Chiroprapist/Podiatrist, Naturopath, Speech Therapist, Massage Therapist: \$70/visit, 10x visits/yr (\$700/yr max)
Mental Health	N/A	80% of first \$500 Psychologist: \$350	Psychologist: 100% (\$700/yr max)
Dental	Employee + Dependents Basic/Routine: 100% Major: 100% \$2000/yr Current – 0.75 Fee Guide	N/A	Employee + Dependents Basic/Routine: 100% Major: 80% Basic/Major \$2000/yr Ortho (Child Only): 50% \$2000 Lifetime Ortho max Current Fee Guide
Basic Life	\$10,000	1x Earnings	1x Earnings
Short-Term Disability	N/A	70% of Earnings, unlimited 26 weeks	70% of Earnings, unlimited 26 weeks
Long-Term Disability	N/A	60% of Earnings, \$1000 monthly Until 65 or Retirement	60% of Earnings, \$2000 monthly Until 65 or Retirement

MORE DETAILS

Details of the company's full-time benefits comparison, including with case study examples, are available for download on our website.

For questions, please reach out to your Union Representative at
1-888-361-8329 or ufcw@ufcw247.com



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