



**The United Church
of Canada
General Council**

GCE45 GS03 Group Benefits Plans 2026 Premiums for September 2025

True Document Date: September 25, 2025

1. What is the issue?

The United Church of Canada offers employees a core suite of group health and dental benefits and life insurance (paid for by employers), restorative care (short-term disability) and employer indemnity plans (paid for by employers), long-term disability insurance (paid for by employees) and a retiree group health and dental plan (paid for by retired members who select the plan upon retirement).

Each year staff review the current plan design, premium rates, claims experience and reserves with advice from the plan's benefit consultants (HUB). In previous years, staff made recommendations to the Executive of General Council (GCE) for any plan design changes and premium rates for the next calendar year. With the creation of the Benefits Committee, which was approved at GCE's March 2025 meeting, the Benefits Committee oversees and analyzes the annual renewal process. The interim Benefits Committee makes the following recommendation to the Executive.

2. Why is this issue important?

To meet our fiduciary duties to the plan members and the participating employers and to ensure that the plan's benefits are relevant premium rates should be reviewed and amended regularly to respond to changes in claims experience, plan membership, salaries and other key assumptions and benefit provisions assessed against industry standards and member expectations.

3. How might the General Council Executive respond to the issue?

It is recommended that The Executive of the General Council:

1. set 2026 active member premiums for:
 - a. core health, dental and life insurance at 8.71% of pensionable earnings (an increase from 8.33%) paid by the employer;
 - this includes the employer indemnity (EI) replacement enhancement via an increase in the core life and matching accidental death and dismemberment (AD&D) to 150% of Pensionable Earnings
 - b. restorative care at 1.53% of pensionable earnings (an increase from 1.35%) paid by the employer;
 - c. long term disability at 2.82% of pensionable earnings (no increase) paid by the employee.
2. Directs the General Secretary to develop a plan to make available immediate bridge financial assistance if necessary in case of the death of a plan member.

4. What will be the impact?

This is a routine annual request to support the effective management of the benefit plans.

5. How does this proposal help us live into the commitments on equity?

Not applicable.

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