



**The United Church
of Canada
General Council**

GCE45 GS04 Pensioner Group Benefits Plan 2026 -2030 Premiums for September 2025

True Document Date: September 25, 2025

1. What is the issue?

In September 2020, the General Council Executive approved annual increases of 13.7% to the premiums paid by pensioners who are enrolled in the pensioner plan to move the plans to become self-funding by 2025. This has been accomplished.

The church is now establishing a strategy for the subsequent five-year period from 2026 to 2030 that will allow the plan to remain self-funded.

2. Why is this issue important?

The previous deficit, and those in earlier years, was fueled by drug inflation that was considerably higher than the general cost of living index, increased costs of health and dental service, and an aging membership in the plans, as well as a shrinking employer base. It was covered by draws from the reserves accumulated by the plans in much earlier times. Without intervention, the reserve funds were projected to be depleted before 2024.

The estimates made in 2020 were accurate and the plan attained self-funding in 2025, with the last increase of 13.7% being applied in 2025.

It is important that the pensioner group benefits plan be sustainable not just in the present time but for the future. Staff, working with external benefits consultants and actuaries, have projected future costs to inform the following recommendation.

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

It is recommended that the Executive of the General Council:

- affirm the importance of the continuance of the retiree group health and dental plans for retired employees who elect to join it at retirement;
- affirm a commitment to maintain the plan's self-funding through premiums over the next five years (by 2030);
- set monthly 2026 premiums for the Retiree plans at \$121.56 (single) and \$243.12 (family), a 5.9% increase, with continued 5.9% increases in each of the subsequent four years.

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