



To: All Support Staff with Alberta Blue Cross Benefits

**From: Valerie Kapay
Vice President, Human Resources**

Date: August 24, 2021

SUBJECT: Benefit Premium Changes Effective September 1, 2021

Effective September 1, 2021, Banff Centre has renewed its contract with Alberta Blue Cross. The following outlines the changes to the Support Staff group premium rates negotiated with Alberta Blue Cross. The effective date for implementation of the following is September 1, 2021. These changes were agreed to by CUPE Local 4318.

The new premium rates will be reflected on the August 31, 2021 pay cheques.

Summary of Premium Changes

Benefit	Current Cost	New Cost
	Employee	Employee
Extended Health Care		
Single < 2 yrs service	\$19.29	\$18.68
Single > 2 yrs service	\$24.66	\$26.01
Family < 2 yrs service	\$57.05	\$55.25
Family > 2 yrs service	\$72.28	\$76.02
Dental		
Single	\$8.52	\$20.74
Family	\$20.98	\$51.08
Dependent Life Insurance		
	\$9.32	\$12.78

The Banff Centre and CUPE 4318 would like to address the recent renewal of our plan. Each year Alberta Blue Cross reviews our usage of benefits and depending on the usage of the benefits, our rates are adjusted accordingly. Supported by our benefits advisor - Mercer, Canada the originally proposed increases by Alberta Blue Cross were reduced through the use of Mercer's data bank of comprehensive benefit comparators and their specialized expertise in benefits management.

This year the proposed increases were higher than normal. The increase is primarily due to two factors; the substantial use of the dental and health benefits and the reduced number of employees in our plan. The usage of our plan by both short-term laid-off employees and working employees, spiked during the last year on a level we have never experienced before. With previously smaller increases, the Health Spending Account added to our last collective agreement, has been able to cover the moderate increases quite successfully.

We are proud that the Banff Centre was able to extend benefit coverage for short-term laid-off staff during a pandemic and that staff were able to use the benefits required during this unprecedented period.

We want to reassure staff that the plan is a healthy and we anticipate returning to normal levels of usage and pooling as we rebuild and recover from the devastating impact of COVID-19.

The plan is an important part of our compensation and a vital and needed part of the health of staff and families at the Banff Centre.

Please do not hesitate to contact Alex Howell at 403-762-6420, Ali Taylor at 403-762-6159, Lynn MacIntosh at 403-762-6488 or myself at 403-762-6175 if you have any questions.

Respectfully
Banff Centre and CUPE 4318 Benefits team