

IMPORTANT NOTICE

Refrigeration Workers Health and Welfare Plan

Since 2010, the B.C. government has raised MSP premiums by an average of 5% per year. For years, the Refrigeration Workers Health & Welfare Plan has been absorbing the cost of the increases, but now finds itself in a position where something must be done to offset some of the rising costs of the plan.

Effective July 1, 2015, the self-pay rates for Health & Welfare Shortage Notices will increase.

Currently, the first 6 months that a member self-paid was calculated at a reduced rate of \$0.80 per hour. This reduced rate will be eliminated on July 1, 2015.

Benefits Classes 1 (Active), 11 (Early-Retired) & 12 (Active-FMO)

The self-pay rate will increase from the current rate of \$1.40 to the new rate of \$2.20 per hour. If you required the full 140 hours for a month of benefits, the cost would equal \$308.00. The Plan will continue to subsidize the remaining cost of \$0.60 per hour (max. \$84.00 per month)

Of the monthly amount payable, the following MSP rates are forwarded to Victoria on your behalf based on your family size,

<u>140 Hour Cost</u>	<u>2015 MSP Rates</u>	<u>Family Size</u>
\$308.00	\$72.00	single
	\$130.50	couple
	\$144.00	family

Class 1 and 12 members do have the option of letting their benefits terminate and then requalifying with 280 worked hours reported by your employer.

Benefits Class 10 – Fully Retired (Age 65 and Up)

The self-pay rate will increase from the current rate of \$1.00 to the new rate of \$1.80 per hour. The total premium per month equals \$252.00 (based on 140 hours). The Plan will continue to subsidize the remaining cost of \$1.00 per hour (\$140 per month).

Of the monthly amount payable, the following MSP rates are forwarded to Victoria on your behalf based on your family size,

<u>140 Hour Cost</u>	<u>2015 MSP rates</u>	<u>Family Size</u>
\$252.00	\$72.00	single
	\$130.50	couple

