

To: Voluntary RRC Polytech Retiree Group Benefits Plan Members

From: Human Resource Services

Re: Renewal – Effective June 1, 2025

We hope you are enjoying your retirement! Red River College Polytech is committed to offering our retirees a comprehensive and sustainable benefits plan. As a RRC Polytech Retiree, you benefit from a group plan which typically provides the advantages of no medical evidence and lower rates. Our plan renews and premium rates are updated on June 1st annually.

Our Voluntary Retiree Group Benefits Plan is reviewed on a regular basis to ensure the plan continues to be competitive. We are pleased to announce that coverage for CPAP Machine & Supplies has been enhanced under Options 2 and 3 to align with coverage under Option 4. CPAP Machine & Supplies coverage is now \$2,000/5 calendar years, subject to your Option co-insurance percentage.

RENEWAL RATES

Our plan is reviewed with Canada Life on a yearly basis as our claims experience and inflation impact our Health and Dental benefit costs. Health benefits are impacted by inflation as healthcare costs rise 12% – 15% annually due to the introduction of new prescription drugs and advances in medical technology. Dental rates are also subject to inflation pressure from increases in Dental fee guides, which move upward by 3% – 6% across Canada each year.

The new monthly rates **effective June 1, 2025**, are as follows:

| Option | Coverage | Single | Couple | Family |
|---------------|---|---------------|---------------|---------------|
| 1 | Ambulance/Hospital | \$27.10 | \$52.70 | \$54.98 |
| 2 | Ambulance/Hospital & Extended Health | \$87.03 | \$158.09 | \$159.68 |
| 3 | Ambulance/Hospital & Extended Health & Dental | \$128.20 | \$240.18 | \$254.37 |
| 4 | Enhanced Coverage | \$215.31 | \$404.10 | \$431.70 |

** Note that any applicable provincial taxes will be applied to the above rates*

Based on the Option you are currently enrolled in, your monthly debited amount will be automatically updated, effective June 1, 2025. If there are insufficient funds in the account to cover the monthly withdrawal, benefits will cease at the end of the month in which the last successful premium was received. A fee may be assessed to reinstate coverage and/or you may be required to submit medical evidence of good health.

Further details regarding the RRC Polytech Retiree Benefits Plan, including a Benefits Booklet, can be found on the portal website at: hubinternational.com/rrcretirees.

This communication is available in alternative formats upon request. To request an alternative format, please contact HUB International at RRCretiree@hubinternational.com or toll-free at 1-844-984-9456.

FREQUENTLY ASKED QUESTIONS

Who do I contact for assistance or to ask questions?

For claim status, coverage questions, and general inquiries, please contact Canada Life toll-free at 1-800-957-9777 or visit their website at <https://www.canadalife.com/contact-us>.

After contacting Canada Life, if you require further assistance, please contact our benefit consultant HUB International at 1-844-984-9456 or by email at RRCretiree@hubinternational.com. For more Frequently Asked Questions and additional benefit information, please visit: hubinternational.com/rrcretirees.

How do I know what Option I am in?

If you are unsure of the Option that you are currently in, please contact HUB International at RRCretiree@hubinternational.com or toll-free at 1-844-984-9456.

Where can I find out more information about my benefits?

You can view the Benefits Booklet and other information on the portal website at: hubinternational.com/rrcretirees. Alternatively, you can access your Benefits Booklet on the Canada Life plan member website called GroupNet.

Do I need to provide my banking information?

No, deductions will be automatically debited from the bank account currently on file. If a change in your banking information is required, please contact HUB International for the Notice of Change form or visit: hubinternational.com/rrcretirees.

When will my bank account be debited with the new rates?

Premium payment with the new rates will be withdrawn on the first business day of June.

Can I change my Option?

You may reduce your coverage at any time, but you cannot choose a higher Option at a later date.

If I terminate my Retiree coverage, can I join again at a later date?

No, you will not be allowed to rejoin the Voluntary RRC Polytech Retiree Group Benefits Plan if you terminate coverage.

What happens if I move or my dependents change?

Notification of any change needs to be received within 60 days of the change. Please contact HUB International for the applicable Notice of Change form or visit: hubinternational.com/rrcretirees.

Note, if you move outside of Manitoba, your coverage continues provided you are covered under the government health plan of your new province of residence, however all Health and Dental benefits will be paid at Manitoba rates. Ontario and Quebec premium taxes will be applied to Health and Dental rates if you reside in the provinces of Ontario or Quebec.

Can I apply for additional Travel Health Coverage?

The Emergency Out-of-Province/Country benefit only covers you in the event of an emergency to a maximum of \$2,500 per calendar year. If you will be traveling and require additional coverage, you can contact our benefits consultant, HUB International, by visiting www.hubinternational.com/emerge or you may also email Emerge@hubinternational.com to receive more information on your Travel Health options.