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# Memorandum

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2001 Third Avenue, Trail BC V1R 1R6  
Tel: 250-368-6434 / Fax: 250-364-2470

To: All CUPE Employees in School District No. 20  
From: SD20 Benefits Administrator  
RE: 2024-25 Dental & Extended Health Benefits Premium Rates  
Date: June 14, 2024

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Please read the following information on the upcoming changes to CUPE dental and extended health benefit premiums:

## Dental Benefits

Please be advised that your monthly dental premiums will change effective July 01, 2024.

## Extended Health Benefits (EHB)

In previous years, SD20 has had a composite premium rate structure, meaning that the per employee premium was the same for all employees regardless of whether they were enrolled in a single, couple or family plan for EHB. As part of PEBT's annual renewal process, the PEBT conducted a review on the impact of transitioning all PEBT extended health to a tiered rate structure:

**Tiered Rates** are based on coverage status of single, couple or family and reflects the fact that a plan member with dependents will generate more claims than when it is just one plan member. Under a tiered structure, rates are more representative of actual usage by each coverage status and therefore are more equitable. In contrast, **Composite/Common Rates** mean all plan members pay the same rate regardless of whether they identify as single, couple or family, and results in those without dependents subsidizing those with dependents.

Taking the above into account PEBT will be transitioning the extended health to tiered rates in the upcoming renewal effective July 1, 2024. The 2024-25 rates are detailed on the following page.

If you have any questions regarding the upcoming changes, please do not hesitate to contact me.

Kind regards,

A handwritten signature in black ink, appearing to read "Angelee Gunville".

Angelee Gunville  
Assistant Manager of Accounting  
[benefits@sd20.bc.ca](mailto:benefits@sd20.bc.ca)

*Our vision is to be an inclusive learning community where everyone has the opportunity to learn, achieve their full potential, and be empowered to pursue their aspirations.*

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*Our mission is to be a responsive learning community motivated to ensure every student's success.*

## CUPE Benefit Premiums effective July 01, 2024

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### DENTAL – Employee Portion (25%)

	Previous Rate (2023-24)	New Rate (2024-25)
Single (1-person)	\$13.96	\$15.60
Couple (2-person)	\$26.53	\$29.64
Family (3+ person)	\$42.80	\$47.83

### EXTENDED HEALTH – Employee Portion (25%)

	Previous Rate (2023-24) Composite Structure	New Rate (2024-25) Tiered Structure
Single (1-person)	\$47.28	\$27.41
Couple (2-person)	\$47.28	\$49.34
Family (3+ person)	\$47.28	\$63.04

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