



# CATCA RETIREE DENTAL PLAN

CONVENTION 2016, HALIFAX, NS

## BACKGROUND

- Common complaint from members approaching retirement
- Informal survey done 2 years ago
- Several formats considered



# THE PLAN

## WHAT DOES THE PLAN LOOK LIKE

Same benefits as the current NCJC Plan without orthodontics:

- \$1750 coverage
- 80% or 50% depending on services
- spouse not included

## CONDITIONS

Retirees would be given one opportunity to join

- cannot leave for 2 or 3 years
- if they leave they cannot rejoin
- spouse not covered by supplement



# FINANCIALS

## RETIREE PREMIUMS

- Commercial cost \$60/month
- Fund must be self sufficient
- Minimum 150 members
- Target \$35-40/month for retiree

## UNION CONTRIBUTION

- Target 250 members
- 250 members x \$60/month x 12 months = \$180 000
- Union contribution \$75 000
- \$180 000 - \$75 000 = \$105 000 for members to pay
- **\$105 000 / 250 members = \$420/ year = \$35 / month**



## OTHER INFO

- The Union contribution is fixed
- If Plan requires additional funding, the retiree's premium will rise.
- 400 members = \$44.38 / month – Union contribution unchanged

## MOVING FORWARD

- Conduct referendum of membership to initiate Plan
- Develop information package for retirees and distribute to solicit feedback
- Develop Plan with Coughlin / Sun Life and open the entry period



# THANK YOU

## **The Voice of Canada's Air Traffic Controllers**

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