

## **UVRA Benefits Report for 2025-26**

### **A. Health, Dental and Travel Insurance**

Both *Entente Education* (formerly RTO/ERO) and *belairdirect* (formerly Johnsons) have now completed the switch to the new owners, as reflected on our website.

Effective September 1st, 2026, *belairdirect* announced increased Health premiums, due to increased client claims. In seeking UVRA board approval, our agent wrote: “[Although] a 48.5% increase would be justified... we are pleased that Manulife agreed to just a 12.5% increase.”

No change to Dental premiums.

Journey Travel: 15.4% increase — likewise due to high claims volume.

Premium changes to the *Pacific Blue Cross UVic Retirees* and *Entente Education* policies were not available at the time of this writing, but may be reasonably anticipated to follow suit if claim volumes are similarly high.

**Comparative enrolment numbers** are not included in this report, because *Entente* no longer reports them, and they were not a reliable or strictly relevant factor in helping clients choose a policy that best fits individual current and anticipated needs.

### **B. University Club**

One hundred and ninety-one (191) retiree members are enrolled in the Club at a reduced fee. The Manager of the Club also reports “800-ish” members enjoying their first year of Club membership free.

### **C. Employee & Family Assistance Program (EFAP)**

A further benefit of membership in UVRA that is often overlooked. This is a free service, offering short-term counselling and referral services in areas of wellbeing such as health, finances, law.

*Respectfully submitted*

*Peter Liddell*

*Chair, UVRA Benefits committee*

*Note: this is my final Report to the UVRA AGM since first joining the Benefits Committee in 2011. Margaret Klatt will be responsible for this portfolio from now on.*