



**LCC Worker
Benefit Services Inc.**
Caring for those who serve

Good News-Premium Holiday and lower rates on group plan in 2026 for Retirees

We are delighted to announce that effective November 1, 2024 and going to the end of December, 2025 retirees covered under LCC's Post-Retirement Benefits Plan (Health and Dental) will not be required to pay premiums. In other words, you will still have coverage under the health and dental plans but we will not be taking a deduction from your bank account for premiums for the months of November and December, 2025.

Effective January 1, 2026 the total health and dental premiums paid by retirees will decrease by approximately 14% in comparison to what retirees currently pay. Further details on the premiums that apply to your situation (family, couple, single) will be sent out shortly.

The decrease in premium rates were the result of lower claim experience and the marketing of our group benefit plans over the summer to ensure we are getting the best price and service on our plans. While three insurance carriers responded to our marketing request we will be continuing with Manulife because of their competitive rates, good service levels, stability and continuity in service delivery (minimizing disruptions for members), as well as, avoiding administration and transition costs of switching carriers.

For more information

If you have questions on this notice, or need further information, please contact either:

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