

## Proposal 1

**Proposal Name:** Review of the Green Shield Benefits Plan with respect to Retirees Benefits

**Origin:** Retirees Support Committee/Division of Ministry Resources

1. **What is the issue?** - Health Care coverage for retirees of the United Church of Canada.
  - a. Retirees have concerns regarding the current health care plan coverage.
  - b. Is there a plan that might better serve retirees?

**We believe the Holy Spirit is calling us to:**

Engage the topic of a review of the current Green Shield plan for retirees.

**2. This issue is important for us:**

- a. We believe this to be a justice issue
- b. We believe God is asking us to support each other, especially those ministry personnel, secretarial staff, custodial staff who have retired within the United Church of Canada and those who will retire
- c. We believe those with health concerns, who are on a retirement income need to be treated fairly with respect to the cost and return of benefits
- d. We believe that the current policy does not meet the needs of those who are retired
- e. The cost of current policies with the coverage offered is problematic for our retirees
- f. We believe it is time for a review of the Benefits Policy we have with Green Shield

**3. Principals informing this issue include lived experiences from our Retirees of which we have been supporting:**

- a) Expensive for very little benefit
- b) Dental claims are slow to be processed, causing late fees
- c) Dental care is minimalist; Half of dental work is not covered
- d) 90- day prescription renewals outdated – extra trips to pharmacy inconvenient
- e) Prescriptions are staggered, not always good for people who live a distance from the pharmacy
- f) Coverage is abysmal, and once retired, after giving of themselves for years, we are cut off from any coverage for counselling services
- g) No coverage for prescribed glasses
- h) Coverage for general overall health (chiropractor, naturopath, osteopath, message therapy, foot care) is barely covered
- i) Raising a granddaughter who has left home for university is no longer covered on my policy
- j) Inconsistencies with regard to orthotics and physiotherapy – sometimes covered, sometimes not
- k) Inconsistent with hearing aid coverage
- l) Concern about coverage caps
- m) Feeling as though we are on our own once retired, living with illness with less coverage; also creating a jump in certain prescriptions
- n) Wanting the benefits of changing Options 1 and 2 without so many restrictions
- o) Wanting the United Church of Canada to be more lenient in releasing people from the Green Shield Plan

- p) Green Shield is not user friendly
- q) Concern after making the difficult decision to remove family from plan and still having to pay for the full coverage for the plan
- r) Concerns regarding medical coverage – will it continue for the survivor after the policy holder passes, even if both are pensioners – (they have a family plan)

**4. How might General Council respond to the issue?**

We call on General Council Executive to direct the Pension and Benefits department of General Council to review the Green Shield Plan with The United Church of Canada with particular attention to the retiree plan; developing a strategy to address the concerns raised.

**5. There are no previous proposals, motion or action regarding this present proposal.**