



### Background

The RCAV Benefit Plan was originally established in 1978 to provide meaningful group benefits to employees and their families employed by Catholic schools of the Archdiocese of Vancouver. Since then, it has expanded to cover a variety of diocesan employees in British Columbia and Saskatoon. Today, the Plan provides a comprehensive benefit program to approximately 3,100 Active members and over 650 Retirees.

The day-to-day operation of the Plan is managed by the RCAV Benefit Plan Office in Vancouver while strategic guidance is provided by a Benefit Committee comprised of member and employee representatives from each of the major employer groups.

Benefits are provided through the following providers:

- Canada Life (Life, Disability, Extended Health and Dental coverage)
- Industrial Alliance (Accidental Death and Dismemberment coverage, Critical Illness insurance)
- TELUS Health (Employee Assistance Program)





### Your Employee Assistance Program

The Employee Assistance Program (EAP) is a free and confidential service provided by the Plan that offers help with personal and work-related issues. It is available to you and your family.

Professionally trained advisors are available to help with a variety of issues that can affect your personal or work life. In addition to counselling services focused on mental health, TELUS Health EAP services also include:

- **Career and workplace support**
  - Support for managing work-related stress, advancing your career, and preparing for retirement.
- **Relationship supports**
  - Guidance on improving your relationships, as well as support during challenging times that may arise.
- **Family support**
  - Services include supports for elder care, child care and parenting and new and expectant parenting assistance.
- **Financial services**
  - Expert advice and answers related to debt and credit, divorce, termination, bankruptcy, retirement, estate, mortgages and taxes.
- **Legal services**
  - Services are available for family law, property law, leases, personal law, civil law, penal law, and wills/estate.

To get started, you can call the EAP toll-free, any time, 24/7, 365 days a year at 1-866-289-6749 and you will just need to tell them your name and the name of your Employer.

If you would like to learn more about the services provided without sharing your personal information, you can log on using the following information:

**Website:** [one.telushealth.com](https://one.telushealth.com)

**Username:** canadalife

**Password:** telus1

**Further information is available on the RCAV Benefit Plan website:**

<https://www.rcavgroupplan.org/group-benefits/employee-assistance-program/>



## Why are Plan costs increasing?

On average, the cost of Extended Health and Dental group coverage increases by approximately 5 to 8% per year.



For most plans in Canada, the most significant driver of benefit plan costs is the rising cost and utilization of prescription drugs, particularly high-cost specialty medications and emerging treatments for chronic conditions. Additionally, as provincial dental associations update their annual fee guides and paramedical practitioners adjust their rates, the base cost for routine services like dental check-ups and massage therapy

naturally trends upward. These price increases, combined with a general rise in how often members access their benefits, create consistent upward pressure on total plan spending.

Beyond the cost of treatments themselves, our Plan is influenced by broader demographic and social shifts. With an aging workforce and a growing focus on mental health, there is a higher demand for long-term disability support and psychological services, which are often more complex and costly to provide. By understanding these drivers—ranging from medical inflation to increased plan usage—we can better work together to ensure our benefits remain sustainable, competitive, and supportive for everyone in the long run.

### When it comes to the RCAV Benefit Plan:

1. Prescription Drug costs have increased by 30% over the past four years or 7% per year. Over 80% of this increase has been due to higher utilization of the Plan.
2. Paramedical providers include physiotherapists, chiropractors, massage therapists and other similar service providers. Over the last four years, paramedical costs have also increased by 30% or 7% per year. 54% of this increase was due to higher usage and 46% was due to higher service costs.
3. Over the same period, Dental increased by 10% or 2% per year. Almost 90% of this increase was driven by increases in the Dental Fee Guide.
4. For the past year, an overall increase in Health and Dental contributions of 3.7% was required. This was primarily due to a 40% required rate increase on Retiree Health and Dental contributions.



## Financial Update

The Plan's fiscal year runs from September 1 to August 31. The following provides an overview of the Plan's finances for the period ending August 31, 2025. The Life, Health and Short Term Disability Experience Reserve increases and decreases from year to year based on the actual claims experience of the Plan relative to the contributions paid to the insurance provider.

At August 31, 2025	Dental	Long Term Disability	Life, Health and Short Term Disability
<b>Opening Experience Reserve</b>	\$ (546,900)	\$ -	\$ 1,438,000
<b>Contributions</b>	\$6,244,600	\$ 3,377,300	\$8,202,000
<b>Total expenditures</b>	\$6,090,800	\$ 3,377,300	\$ 7,671,000
<b>Gain/Loss</b>	\$ 153,800	\$ -	\$ 531,000
<b>Ending Experience Reserve</b>	\$ (393,100)	\$ -	\$ 1,969,000
<b>Retiree rate stabilization fund*</b>	\$ -	\$ -	\$ (684,000)
<b>Net Experience Reserve Available for Benefits</b>	\$ (393,100)	\$ -	\$ 1,285,000

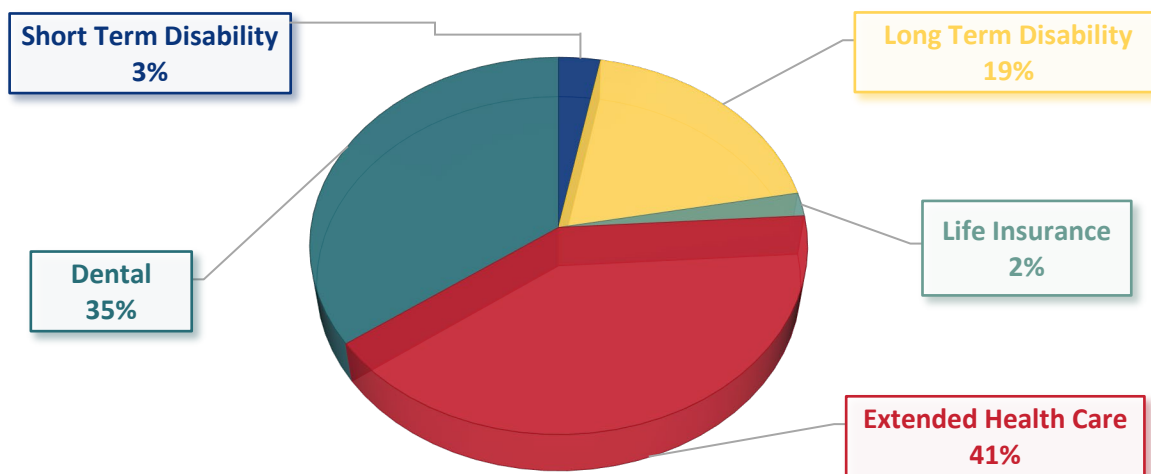
\* To help reduce the required increase in contributions, the Plan made a one-time allocation of \$684,000 from the Experience Reserve. This was used to bring the claims experience of the retirees in line with that of the active members and reduce the overall required increase.



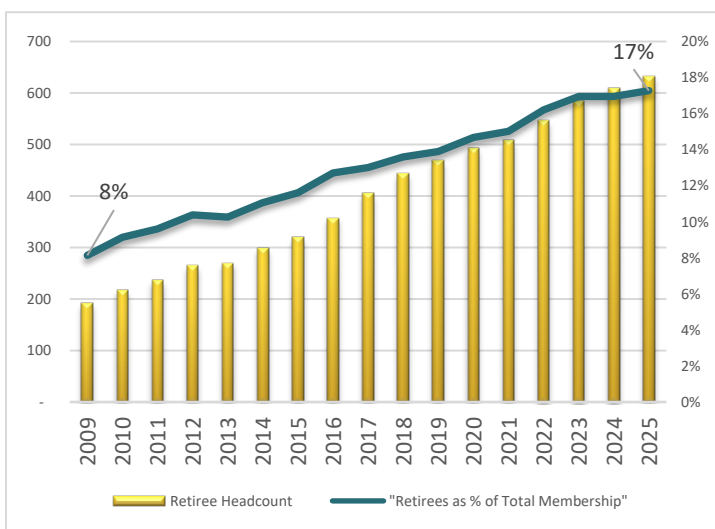
In 2024/25, the Plan spent approximately \$17 million on benefit payments and premiums to insurers. The following chart shows how those funds were spent:

### RCAV Benefit Expenditures 2024/25

#### 2024/25 Benefit Expenditures



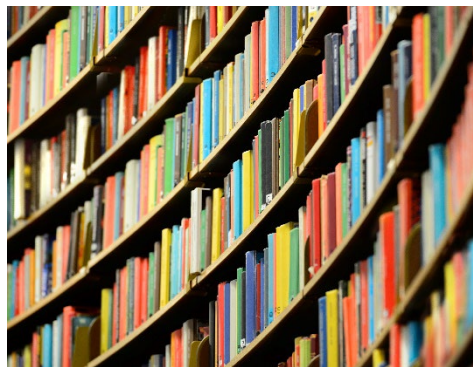
When the Plan was started in the late 1970's the goal was to provide health benefits to existing employees and their families as a way of building a strong organization. Over the years, the Plan has evolved from a single class of employee to having different classes of membership. The largest class of growth in recent years has been the Retiree class. We remain committed to providing meaningful benefits at an affordable cost to our retirees.





### Did you know...

1. The Benefit Plan was established in **1978!**
2. The Benefit Plan started covering Retirees in 1998. Today, **Retirees comprise 17% of the covered membership** and this is expected to reach approximately 27% in 5 to 7 years.
3. Last year, the Benefit Plan paid out over **\$3 million in prescription drug claims** and **\$5.7 million in Dental claims.**
4. The Plan provides benefits to over 3,700 active, retired members and their families.



### Contact Us

The RCAV Benefits Office is here to help you with any questions or concerns that you might have regarding your pensions and benefits. You can reach us as follows:

**Website:** <https://www.rcavgroupplan.org/>

**By phone or email:**

Phone: (604) 683-9310

Email: [office@rcavgroupplan.org](mailto:office@rcavgroupplan.org)

