



2020 HEALTH, DRUG AND DENTAL

PREMIUM RATES & CREDITS

Cavendish Appetizers Ontario Union

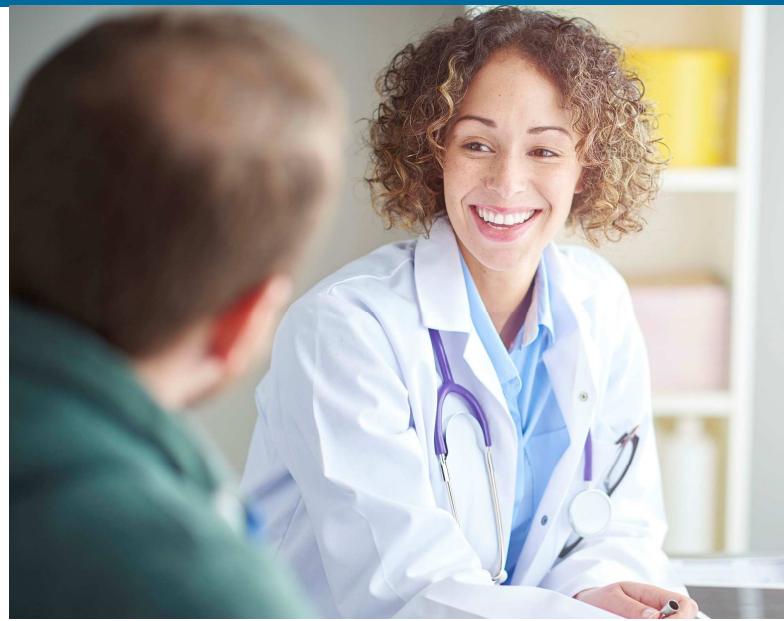
YOUR RATES AND CREDITS ARE CHANGING FOR 2020.

For 2020, there will be no changes to the coverage in the Basic, Standard and Enhanced modules introduced in 2018.

The premiums for the Drug modules will be changing for 2020 but there are no rate changes for the Health and Dental modules. Overall, the increase is 4.2% for 2020. The cost increase is offset by increases in the company credits and the impact to you depends upon what modules you select. Completing the online enrollment allows you to see how various choices affect you.

Ensure you are getting the most out of your plan. Watch for information on the benefits education available to you to help you with your choices.

The company's Fixed Flex Credits will also increase for 2020. This year, the increases reflect the change in the Basic modules for Health, Dental and Critical Conditions and the increase in the Standard Drug module.



2020 ANNUAL FIXED CREDITS (\$)

These figures represent the Fixed Flex Credits provided by the Company to purchase your Flex Benefits.

	SINGLE	FAMILY
YOUR FLEX CREDITS	\$486	\$1,367
WELLNESS CREDITS	\$50	\$100
TOTAL CREDITS	\$536	\$1,467

2020 ANNUAL PREMIUMS (\$)

SINGLE

	BASIC	STANDARD	ENHANCED
HEALTH	\$68.52	\$291.24	\$365.16
DRUG	\$327.36	\$406.44	\$527.52
DENTAL	\$134.88	\$400.32	\$558.72
CRITICAL CONDITIONS	\$58.32	\$58.32	\$58.32

FAMILY

	BASIC	STANDARD	ENHANCED
HEALTH	\$179.52	\$758.52	\$950.76
DRUG	\$1,063.56	\$1,320.36	\$1,714.20
DENTAL	\$354.24	\$1,052.04	\$1,467.84
CRITICAL CONDITIONS	\$75.60	\$75.60	\$75.60

