



# UBCM Group Benefits Plan

THE UBCM PLAN  
ADVANTAGE

Presented in partnership with



**George & Bell**  
CONSULTING



**PACIFIC BLUE CROSS™**

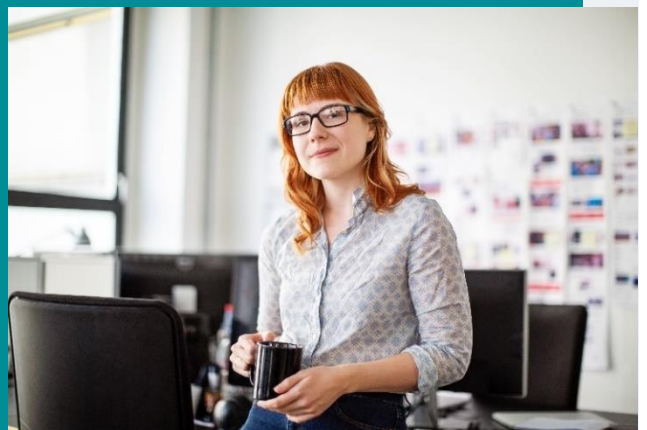


# The UBCM GROUP BENEFITS PLAN ADVANTAGE

UBCM provides benefit coverage to over 3,000 employees in the municipal sector and provincial affiliated community organizations. Your organization can create a customized group benefits plan design that meets your specific needs and the requirements of your collective agreements and we also provide coverage for elected officials.

## The UBCM Plan offers the following benefits:

- Dental
- Long Term Disability
- Extended Health
- Critical Illness Benefits
- Short Term Disability
- Health Spending Accounts
- Group, Optional & Dependent Life Insurance
- Employee Assistance Program
- Accidental Death & Dismemberment (AD&D) & Optional AD&D



## **The UBCM Advantage**

### *Executive Plan Sponsor*

As you plan sponsor we ensure that our plan members receive the service they deserve and advocate on your behalf. We work with our actuarial consultant to provide professional, independent advice including the annual renewal, claims experience reporting, plan design reviews for bargaining and more.

#### ***Flexibility***

Tailor your plan to meet your specific needs and/or align your plan design with your collective agreements.

#### ***Improved Access to Benefit Coverage***

Receive coverage that may otherwise not be available to local governments or associations of your size.

#### ***Increased Bargaining Power***

UBCM negotiates competitive premium rates, renewals and claims management services.

#### ***Lower Administrative Fee***

UBCM is not a broker and as a not for profit association, we only recover a modest sponsor fee. This allows for a more cost efficient model of administration due economies of scale.

#### ***UBCM Value-Added Services***

- UBCM representation and assistance with claims.
- Advocate for plan members on challenges or issues with claims processing.
- Ensure timely responses and information.
- Assistance in bargaining negotiations.
- Conferences/networking opportunities.

#### ***Professional Assistance from Actuarial Benefit Consultants***

Benefit program design, monitoring insurance company practices, reporting industry trends, annual audit of plan underwriting provisions (including a detailed analysis of current and historical financial experience), bargaining recommendations and review of annual expense levels relative to competitive practice of groups of similar size and structure.

#### ***Evaluation***

Periodically market the plan to demonstrate good governance and ensure the plan is competitive in the market.

**Please Contact UBCM to find out more at: [groupbenefitsplan@ubcm.ca](mailto:groupbenefitsplan@ubcm.ca)**

# UBCM

Union of BC  
Municipalities



## UBCM Group Benefits Plan



SCAN ME

Your **TRUSTED PARTNER** with over 30 years in Benefit Administration, UBCM is here to answer questions, offer **ASSISTANCE** and **ADVOCATE** on behalf of all of our Members.