

Group Benefits for Elected Officials



UBCM is proud to offer comprehensive group benefits coverage to all local government elected officials in BC. With local government elections approaching, we want to remind members of this offer and provide details of the coverage and enrolment process.

Available Benefits

Elected officials who meet the eligibility requirements may participate in the following benefits:

- Extended Health Care
- Dental
- Employee and Family Assistance Plan (EFAP)
- Optional Life Insurance
- Optional Accidental Death and Dismemberment

Please note, elected officials are excluded from participating in group life, dependent life, accidental death and dismemberment, short term and long-term disability, and critical illness as these benefits are based on salary earned while employed.

Eligibility

There must be a minimum of three (3) elected official applicants in your local government to enrol. Applications made by local governments who **do not** currently have their staff benefit plans under the UBCM Group Benefits Plan will be reviewed for consideration.

Plan Details

For local governments that have their staff benefits through the UBCM Group Benefits Plan, there is the option to provide your elected officials with the same level of benefits/plan design you provide to your non-union staff for Extended Health and Dental. Under this approach, the existing group rates for the non-union staff plan would apply.

If you do not have staff benefits under the UBCM Group Benefits Plan, or you do not wish to provide the same level of benefits to elected officials, then you can choose one of the packages outlined below.

UBCM is pleased to announce enhanced plan coverage for the 2026 election cycle. If you currently have a class with grandfathered elected official coverage and would like to upgrade to the 2026 extended health plan, please contact UBCM at groupbenefitsplan@ubcm.ca.

<p>Standard Extended Health Benefit Plan</p> <ul style="list-style-type: none"> • 80% reimbursement of eligible expenses • \$50 deductible per year • Lifetime maximum of \$100,000 • 60-day trip duration • \$500 per member per year for Psychologists, Clinical Counsellors, Online Cognitive Behavioural Therapy 	<p>or</p>	<p>Enhanced Extended Health Benefit Plan</p> <ul style="list-style-type: none"> • 80% reimbursement of eligible expenses • \$25 deductible per year • Lifetime maximum of \$100,000 • 60-day trip duration • \$300 every two calendar years for Vision Care • One (1) eye exam every two calendar years • \$300 per member per year for acupuncture, chiropractor, naturopath, physiotherapy, massage, podiatry and speech therapy • \$750 per member per year for Psychologists, Clinical Counsellors, Online Cognitive Behavioural Therapy
<p>Dental</p> <ul style="list-style-type: none"> • 80% reimbursement of Plan A (routine) expenses • 50% reimbursement of Plan B (major) expenses • No annual maximum on Plan A or Plan B 		
<p>Employee and Family Assistance Plan (EFAP)</p> <ul style="list-style-type: none"> • \$3.30 per member per month • Delivered through Homewood Health, members have access to a variety of services including: <ul style="list-style-type: none"> ○ Short-Term Counselling ○ Lifestyle and Specialty Counselling ○ Online Resources 		
<p>Optional Life Insurance and Optional Accidental Death & Dismemberment (AD&D)</p> <ul style="list-style-type: none"> • Optional insurance may be purchased in multiples of \$10,000 or \$25,000. Only one multiple can be chosen and will apply to everyone in the group purchasing the optional coverage. 		

Enrolment Options

Once you have a minimum of three (3) elected officials wanting to enrol, they must register as a group and choose one of the following combinations of coverage:

- Option 1:** Standard Extended Health Plan and Dental
- Option 2:** Enhanced Extended Health Plan and Dental
- Option 3:** Option 1 and EFAP
- Option 4:** Option 2 and EFAP
- Option 5:** Either the optional life and/or optional AD&D benefits
- Option 6:** A combination of Option 1 and 5
- Option 7:** A combination of Option 2 and 5
- Option 8:** A combination of Option 3 and 5
- Option 9:** A combination of Option 4 and 5

Each elected official will be required to fill out an enrolment form with the same options.

For local governments who have their staff benefits through the UBCM Group Benefits Plan, the elected officials will be added as a separate class to your existing contract/policy.

Pricing

Below are the monthly costs per member for Standard Extended Health, Enhanced Extended Health, Dental and EFAP coverage effective October 2026.

	Single	Couple	Family
Standard Extended Health	\$69.59	\$160.07	\$160.07
Enhanced Extended Health	\$82.01	\$188.65	\$188.65
Dental	\$57.94	\$155.61	\$155.61
EFAP	\$3.30 per member per month		
Optional Life and AD&D	Please email groupbenefitsplan@ubcm.ca for rate table		

Please note, prices are per member per month and for new policies or classes as of the 2026 election. Members with grandfathered elected official coverage that wish to enhance their plan to the 2026 coverage are asked to reach out to groupbenefitsplan@ubcm.ca for pricing information.

How to Enrol?

Complete the online form, and UBCM will be in touch to walk you through the next steps in setting up your Group Benefits!

[UBCM Group Benefits Plan: Group Benefits for Elected Officials Interest Form – Fill out form](#)

Once your policy is in place, enrolling your elected officials is simple, with a few streamlined enrolment options. PBC now offers digital enrolment, enabling members to provide their details directly to Pacific Blue Cross. This means that administrators are no longer required to collect and input new member information themselves. Digital Enrolment is available to all members, and instructions on how to use it can be found online at: <https://pac.bluecross.ca/adminresource/digital-member-enrollment-resources/plan-administrator-guide-to-the-member-enrollment-form/>

Although Digital Enrolment is available, we understand some members may prefer the paper enrolment form which can be found online at: <https://www.pac.bluecross.ca/pdf-bin/500/30-20-200.pdf>

Enrolment Deadlines

Enrolment for benefits must be within four (4) months of appointment to council/board. The deadline for enrolment is **February 28, 2027**. Failure to apply within the required timeline will elicit PBC late-applicant rules, which may include providing evidence of insurability, back-billing of premiums, and/or coverage restrictions. Enrolment must be for the **full term** of office to protect against abuse of the Plan.

It is strongly encouraged that any elected officials who do not wish to participate complete Part 6 of the Application Form to waive group benefits, indicating benefits have been offered, form found online at: <https://www.pac.bluecross.ca/pdf-bin/500/30-20-200.pdf>

Retiring Elected Officials or Elected Officials No Longer in Office

Please note that retiring elected officials, or those not in office should not remain on your benefits plan. You must inform Pacific Blue Cross that coverage is to be terminated. **The effective date of termination must be no later than the end of December 2026.**

Those who are retiring or no longer in office have the option of converting to individual policies (within 60-days for Extended Health and Dental Benefits, and 31 days for Optional Life and Optional AD&D) with the advantage of not needing to provide medical evidence. For more information on Group Plan Conversion please visit <https://www.pac.bluecross.ca/group/group-conversion>.

Next Steps

If interested in offering benefits to your elected officials, we have created the following checklist to successfully enrol your elected officials in the UBCM Group Benefits Plan:

- 1. Confirm interest and minimum participation of three (3) elected officials**
 - Identify elected officials interested in participating
- 2. Determine eligibility and plan approach.**
 - Decide whether to mirror existing non-union benefits or select from available plan packages
- 3. Select coverage options**
 - Navigate to [online form for Expression of Interest](#) to sign up for the UBCM Group Benefits Plan for Elected Officials.
 - Choose one of the enrolment options
 - Decide whether to include:
 - EFAP (Employee & Family Assistance Plan)
 - Optional Life and/or AD&D coverage
 - Ensure all participating elected officials are aware they must participate in the same option
- 4. Complete Enrolment Forms**
 - Choose preferred method of digital enrolment or paper application form
 - Have each elected official complete an enrolment form
 - Have those opting out of coverage complete Section 6 to waive benefits
- 5. Submit Enrolment forms on time**
 - Ensure enrolment is completed within 4-months of appointment, and send to UBCM at: groupbenefitsplan@ubcm.ca
 - Submit all documentation no later than February 28, 2027

Resources

- [UBCM Group Benefits Plan webpage](#)
- [Plan Administrator Guide to the Member Enrolment Form](#)
- [PBC Group Plan Conversion](#)
- [Enrolment Application for Group Benefits](#)
- [UBCM Group Benefits Plan: Group Benefits for Elected Officials Interest Form – Fill out form](#)