

## HEALTH CARE AND INSURANCE

### New Health Care Co-Pay

Effective January 1, 2010 a new Health Care Co-pay will come into effect as follows:

- Active employees and retirees under age 65 will have a Co-pay of \$30 per month.
- Retirees who are age 65 or older will have a Co-pay of \$15 per month.
- Surviving spouses will have a Co-pay of \$15 per month.
- The Co-pay will be applicable to subscribers only, and not their dependents.

### Drug Plan

- **Out of Pocket Maximum:** The current out-of-pocket maximum of \$250 for the 10% Co-pay on drugs is scheduled to increase to \$270 on January 1, 2010 and to \$290 on January 1, 2011. With the one year extension of the Collective Agreement, the out-of-pocket maximum will increase to \$310 on January 1, 2012.

The Drug Plan out-of-pocket maximums are combined family amounts.

- **Drug Listings:** When the Drug Plan carrier is able to negotiate a price for brand name drugs that is lower than the equivalent generic drug, the brand name drug will be included on the Controlled Formulary and dispensed. This will result in lower costs for the Plan, as well as lower Co-pays for participants.

### Dental

Reimbursement levels will remain at the 2008 Ontario Dental Association (ODA) fee guide for the duration of the agreement.

The union will work to identify and list providers in each community who agree to limit their fees to the 2008 schedule.

### Long Term Care

Effective January 1, 2011 the maximum rate for coverage for new entrants will be set at \$1,200 per month. Current residents of long term care facilities, and those entering prior to January 1, 2011, will remain at current coverage levels.

### Life Insurance

COLA will no longer be included for the purposes of determining a member's life insurance benefit amount.

### Annual Special Payment

The \$1,700 annual Special Payment will be diverted to offset the cost of legacy health care benefits, but the \$3,500 vacation buy-out has been maintained.

The company and the union agree to explore the possibility of establishing a Canadian VEBA to pre-fund retiree health care benefits.

## CONTRACT TERM

- The current collective agreement has been extended by 1 year, with a new expiration date of September 17, 2012.
- Modified provisions become effective upon implementation of financial assistance agreements between GM and the Federal and Provincial governments.

## PRODUCT COMMITMENTS

- During these restructuring talks, General Motors agreed to maintain the previously announced product commitments in Oshawa and St. Catharines.

## WAGES AND COLA

- Base wage rates remain unchanged for the life of the new collective agreement.
- The current \$.05 per hour cost of living allowance float remains unchanged until June 2012. Cost of living adjustments will be reactivated beginning with the June 2012 COLA payment.

CAW  TCA  
CANADA  
[www.caw.ca](http://www.caw.ca)

