CBC Pensioners' Association
Supplementary Health Care Plan (SHCP)
Proposed January 1, 2026 Renewal Rates
Fall Meeting - October 2025

				Based on 6% annual trend without using surplus			Based on 6% annual trend and surplus utilization		
		Number of retirees as at August 1, 2025	Monthly rate effective January 1, 2025	Renewal rate change required January 1, 2026	Monthly rate required January 1, 2026	Monthly rate increase/(decrease) from January 1, 2025 to January 1, 2026	Renewal rate change required January 1, 2026 after realignment towards surplus objective	Monthly rate required January 1, 2026 after realignment towards surplus objective	Monthly rate increase/(decrease) from January 1, 2025 to January 1, 2026
Ontario									
65 & over	**Single**	738	$76	-1.3%	$75	($1)	-7.9%	$70.00	($6)
	Family	468	$151	-2.6%	$147	($4)	-9.3%	$137	($14)
Under 65	**Single**	43	$118	-3.4%	$114	($4)	-10.2%	$106	($12)
	Family	69	$248	-3.6%	$239	($9)	-10.5%	$222	($26)
Subtotal		1,318		-2.3%			-8.9%		
Manitoba									
65 & over	**Single**	69	$154	-1.3%	$152	($2)	-8.4%	$141	($13)
	Family	39	$307	-2.3%	$300	($7)	-9.1%	$279	($28)
Under 65	**Single**	5	$108	5.6%	$114	$6	-1.9%	$106	($2)
	Family	10	$239	0.0%	$239	$0	-7.1%	$222	($17)
Subtotal		123		-1.5%			-8.5%		
Saskatchewan									
65 & over	**Single**	22	$124	-1.6%	$122	($2)	-8.9%	$113	($11)
	Family	33	$246	-2.4%	$240	($6)	-9.3%	$223	($23)
Under 65	**Single**	5	$108	5.6%	$114	$6	-1.9%	$106	($2)
	Family	3	$239	0.0%	$239	$0	-7.1%	$222	($17)
Subtotal		63		-1.8%			-8.8%		
Alberta, Territories & Yukon									
65 & over	**Single**	84	$82	-1.2%	$81	($1)	-8.5%	$75	($7)
	Family	75	$163	-2.5%	$159	($4)	-9.2%	$148	($15)
Under 65	**Single**	5	$105	5.7%	$111	$6	-1.9%	$103	($2)
	Family	13	$227	5.3%	$239	$12	-2.2%	$222	($5)
Subtotal		177		-0.9%			-7.9%		
British Columbia									
65 & over	**Single**	160	$137	-0.7%	$136	($1)	-8.0%	$126	($11)
	Family	112	$274	-2.2%	$268	($6)	-9.1%	$249	($25)
Under 65	**Single**	3	$84	6.0%	$89	$5	-1.2%	$83	($1)
	Family	17	$180	6.1%	$191	$11	-1.1%	$178	($2)
Subtotal		292		-1.1%			-8.2%		

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Quebec									
65 & over	**Single**	1,270	$85	-4.7%	$81	($4)	-11.8%	$75	($10)
	Family	538	$173	-4.0%	$166	($7)	-11.0%	$154	($19)
Under 65	**Single**	231	$118	-3.4%	$114	($4)	-10.2%	$106	($12)
	Family	159	$251	-4.0%	$241	($10)	-10.8%	$224	($27)
Subtotal		2,198		-4.2%			-11.2%		
Nova Scotia & Prince Edward Island									
65 & over	**Single**	88	$28	7.1%	$30	$2	0.0%	$28	$0
	Family	79	$54	5.6%	$57	$3	-1.9%	$53	($1)
Under 65	**Single**	14	$118	-3.4%	$114	($4)	-10.2%	$106	($12)
	Family	9	$255	-4.3%	$244	($11)	-11.0%	$227	($28)
Subtotal		190		2.4%			-4.7%		
New Brunswick & Newfoundland									
65 & over	**Single**	159	$154	-1.3%	$152	($2)	-8.4%	$141	($13)
	Family	105	$307	-2.3%	$300	($7)	-9.1%	$279	($28)
Under 65	**Single**	15	$118	-3.4%	$114	($4)	-10.2%	$106	($12)
	Family	24	$255	-4.3%	$244	($11)	-11.0%	$227	($28)
Subtotal		303		-2.1%			-9.1%		
Total									
Total		4,664		-2.8%			-9.7%		

Monthly rates exclude provincial sales tax.

The overall accumulated surplus is currently above the 10% objective agreed to in 2005. The projected accumulated surplus as at December 31, 2025 is expected to represent 28.3% of the annualized renewal deposits. As per the agreement, only the portion of the surplus above 10% will be used to subsidize rates, therefore a subsidy is available for 2026.