

March 28, 2017

## **Changes to the Extended Health Plan under the Aboriginal Services, Community Living Services and General Services Collective Agreements**

Attached is information regarding changes to the Extended Health Plan under the Aboriginal Services, Community Living Services and General Services Collective Agreements effective April 1, 2017.

If you have any questions about the attachments, please contact:

- Toni Sulpher, Client Consultant at [toni.sulpher@hbt.ca](mailto:toni.sulpher@hbt.ca) or 604-678-8775
- Toll-free at 1-888-736-2087



## New Health and Welfare Benefit Provisions Aboriginal, Community Living and General Services Collective Agreements

2014 - 2019

To: Benefit Administrators

c: Payroll Department  
Head of Organization

Date: March 28, 2017

Subject: Changes to the Extended Health Plan under the 2014 - 2019 Aboriginal, Community Living and General Services Collective Agreements

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Please find attached information regarding changes to the Extended Health Care (EHC) plan that were negotiated under the 2014 - 2019 Aboriginal, Community Living and General Services Collective Agreements.

Attachments:

- Administrative Guideline
- Benefits-at-a-Glance - Aboriginal, Community Living and General Services Agreements.

*Please forward these documents to all departments within your organization that may require and rely on this information.*

If you have any questions about the attachments, please contact:

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*This Administrative Guideline is to advise you of the new Extended Health plan provisions that were negotiated under the 2014 – 2019 Aboriginal, Community Living and General Services Agreements.*

### Changes to Extended Health Plan Effective April 1, 2017

<p><b>Eye Exams</b></p>	<p>Addition of coverage for eye examinations when performed by a physician or optometrist for persons aged 19 to 64 up to a maximum of \$100 per person every 24 months.</p> <p><i>This coverage applies to claims submitted for services dated on or after April 1, 2017.</i></p>
<p><b>Vision Care</b></p>	<p>Benefit amount will increase from \$225 every 24 months to \$350 every 24 months.</p> <p>Includes corrective laser surgery.</p> <p>You may receive enquiries from employees about the impact of the increase on their vision care claims. Below are two examples:</p> <p><b>Example 1</b> – Employee purchased a pair of eyeglasses in October 2016 for \$350. The employee submits a claim and is reimbursed \$180 (80% of \$225) under the current plan.</p> <p>Q. Can the employee re-submit the remainder of the claim on or after April 1, 2017?</p> <p>A. No, the higher limit only applies to claims with the date of service/purchase on or after April 1, 2017.</p> <p><b>Example 2</b> – Employee purchases a pair of glasses in October 2016 for \$350. The employee submits a claim and is reimbursed \$180 (80% of \$225) under the current plan. The employee purchases a second pair of eyeglasses in June 2017 for \$350 or elects to have corrective laser surgery.</p> <p>Q. Can the employee submit a claim for the second pair of eyeglasses or corrective surgery even though the claims are incurred within 24 months of the last claim?</p> <p>A. Yes, but the employee will only be reimbursed \$100 (80% of the additional \$125).</p> <p><b>Note:</b> <i>The above examples assume that the annual deductible has already been satisfied for 2017.</i></p>
<p><b>Contribution Rates</b></p>	<p>As per our eflash dated November 14, 2016 the April 1, 2017 rates include the cost associated with the EHC plan changes. Therefore, there are no changes to the April 1, 2017 EHC rates sent to you on November 29, 2016.</p>
<p><b>Employee Communication</b></p>	<p>Attached is the Benefits-at-a-Glance which provides a brief description of the benefit plans including the April 1, 2017 changes. Please distribute this information to your employees covered by the CSS provincial collective agreement.</p> <p>At a later date, revised benefit booklets will be produced that will include these new EHC benefit provisions.</p>

# Benefits-at-a-Glance

for regular employees covered by the

## ABORIGINAL SERVICES, COMMUNITY LIVING SERVICES AND GENERAL SERVICES COLLECTIVE AGREEMENTS

HEALTHCARE BENEFIT TRUST



### GROUP LIFE

- » **Benefit Amount:** \$50,000  
Coverage reduces by 50% at age 65 and terminates at age 70
- » Includes Advance Payment program for terminally ill employees

### ACCIDENTAL DEATH & DISMEMBERMENT

- » Death benefit is equal to the Group Life benefit amount
- » Scheduled amount paid for dismemberment or loss of use

### LONG TERM DISABILITY

- » 70% of the first \$2,800 of basic monthly earnings and 50% of the excess, with adjustments
- » Qualification Period: 6 months
- » Own Occupation: 12 months (excluding qualification period)
- » Any Occupation: after 12 months (excluding qualification period)

### DENTAL

- » **Basic Services "Part A"**  
(exams, fillings, etc.) ..... 100%  
Recall exams are once every 9 months for adults and twice per calendar year for children
- » **Major Services "Part B"**  
(crowns, bridges, etc.) ..... 60%
- » **Orthodontic Services "Part C"**  
(braces) ..... 60%  
lifetime maximum \$2,750; employees must be enrolled in this dental plan for 12 months prior to becoming eligible for orthodontic coverage.

### EXTENDED HEALTH

- » **Annual Deductible** ..... \$45
- » **Reimbursement of Eligible Expenses**
  - under \$1,000/calendar year ..... 80%
  - over \$1,000/calendar year ..... 100%
- » **Lifetime Maximum** ..... unlimited
- » **Annual Maximum:**
  - Acupuncturist ..... \$500\*
  - Chiropractor ..... \$500\*†
  - Massage Therapist ..... \$500\*†
  - Naturopathic Physician ..... \$500\*†
  - Physiotherapist ..... \$500\*†
  - Podiatrist ..... \$500\*†
  - Registered Psychologist ..... \$500\*  
*Includes Registered Clinical Counselor and Registered Social Worker*
  - Speech Therapist ..... \$500\*
- » **Eye Exams** ..... \$100 every 24 months\*
- » **Orthopedic Shoes and Orthotics**
  - Adults ..... \$500 per calendar year\*
  - Children ..... \$300 per calendar year\*
- » **Out-of-Province/  
Out-of-Country Emergencies** ..... 100%
- » **Prescription Drugs**
  - BlueNet Pay Direct Drug Card
  - Prescription drugs listed on BC Pharmacare formulary
  - Includes oral contraceptives
- » **Hearing Aids**
  - Adults ..... \$1,000 every 48 months\*
  - Children ..... \$1,000 every 24 months\*
- » **Vision Care** ..... \$350 every 24 months\*  
*Includes corrective laser surgery*

\* You will be reimbursed up to 80% of the maximum after the deductible for the calendar year has been satisfied.

† You will be reimbursed \$10 per visit for the first 12 visits in a calendar year, subject to any deductible, coinsurance and annual maximums.

### CARESnet

You can obtain online information on your Dental and Extended Health coverage and claims through CARESnet. You can access CARESnet through Pacific Blue Cross' website at [www.pac.bluecross.ca/caresnet/](http://www.pac.bluecross.ca/caresnet/).

All benefits are subject to the applicable Collective Agreement currently in force, the Pacific Blue Cross and Great-West Life contracts, and the Healthcare Benefit Trust's Plan document.

Benefits-at-a-Glance is intended as a summary only.

For more information, please refer to your benefits booklet.



Effective: April 1, 2017