

December 22, 2022

## Changes to the Benefit Plans under the Resident Doctors of BC (RDBC) Agreement - effective January 1, 2023

Please find attached information regarding changes to the benefit plans under the RDBC Agreement.

*Please forward this communication to all departments within your organizations that may require and rely on this information.*

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

- Catherine Healy ([Catherine.Healy@hbt.ca](mailto:Catherine.Healy@hbt.ca) or 604.678.8497)
- Nancy Lin ([Nancy.Lin@hbt.ca](mailto:Nancy.Lin@hbt.ca) or 604.260.3313)
- Christine Fenske ([Christine.Fenske@hbt.ca](mailto:Christine.Fenske@hbt.ca) or 604.678.8287)



## New Health and Welfare Benefit Provisions

### Resident Doctors of British Columbia

January 1, 2023

To: Benefit Administrators

cc: Payroll Department

Date: December 22, 2022

Subject: 2022–2025 Resident Doctors of British Columbia Collective Agreement Changes

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The Healthcare Benefit Trust (HBT) has received confirmation from the Health Employers Association of BC (HEABC) regarding changes to the benefit plans under the 2022–2025 Resident Doctors of British Columbia Collective Agreement. These changes are effective January 1, 2023.

Please find attached:

- Administrative Guidelines
- Employee Bulletin that you may wish to distribute

The new provisions apply to HBT Class 21.

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

- Catherine Healy, Benefits Administrator at [Catherine.Healy@hbt.ca](mailto:Catherine.Healy@hbt.ca) or 604.678.8497
- Nancy Lin, Benefits Administration Consultant at [Nancy.Lin@hbt.ca](mailto:Nancy.Lin@hbt.ca) or 604.260.3313
- Christine Fenske, Senior Manager, Benefits Administration & Operations at [Christine.Fenske@hbt.ca](mailto:Christine.Fenske@hbt.ca) or 604.678.8287

*This Administrative Guideline is to advise you of the new benefit plan provisions that were recently negotiated under the 2022–2025 Resident Doctors of British Columbia (RDBC) Collective Agreement.*

### Changes to Cost-Sharing of Benefits

<p><b>Cost-Sharing of Benefit Contributions</b></p>	<p>Effective January 1, 2023, the employer will be responsible for payment of 100% of the contribution costs for Group Life, Accidental Death and Dismemberment (AD&amp;D), Dental and Extended Health Care (EHC).</p> <p>The taxable benefit portion for Group Life and AD&amp;D will be 100% of the contribution cost for these benefits.</p>
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### Changes to Extended Health Care Provisions

<p><b>Vision Care</b></p>	<p>Effective January 1, 2023, the vision care benefit is increasing from \$225 every 24 months to \$500 every 24 months with reimbursement at 80%.</p> <p>You may receive enquiries from employees about the impact of the increase on their vision care claims. Here are two examples:</p> <p><b>Example 1</b> - Employee purchased a pair of eyeglasses in October 2022 for \$500 and was reimbursed \$180 (80% of \$225).</p> <p>Q. Can the employee re-submit the remainder of the claim on or after January 1, 2023?</p> <p>A. No. The higher limit only applies to claims with a purchase date on or after January 1, 2023.</p> <p><b>Example 2</b> - Employee purchased a pair of eyeglasses in October 2022 for \$500 and was reimbursed \$180 (80% of \$225). The employee purchases a second pair of eyeglasses in March 2023 for \$600.</p> <p>Q. Can the employee submit a claim for the second pair of eyeglasses even though they were purchased within 24 months of the last claim?</p> <p>A. Yes, however the employee will only be reimbursed \$220 (80% of (\$500 minus the \$225 already claimed in 2022)).</p> <p><b>Note:</b> The above examples assume that the annual deductible has already been satisfied.</p>
<p><b>Eye Exams</b></p>	<p>Effective January 1, 2023, eye exams will be covered at \$100 every 12 months.</p>

Changes to Extended Health Care Provisions	
<b>Registered Psychologist, Registered Clinical Counsellor, Registered Social Worker</b>	Effective January 1, 2023, fees of a Registered Psychologist, Registered Clinical Counsellor and Registered Social Worker will be covered up to a combined maximum of \$2,000 per calendar year.

Changes to Contribution Rates and Reporting									
<b>Contribution Reporting</b>	<p>Effective January 1, 2023, straight time payroll (STP) earnings and contributions should be reported for regular status employees.</p> <p>Product-based rates should only be used to report contributions for employees on unpaid leave or LTD who are paying their own contributions.</p>								
<b>Extended Health Care Rates</b>	<p>The monthly EHC contribution rates will change effective as follows:</p> <table border="0"> <tr> <td><b>January 1, 2023</b></td> <td>\$81.46 Single</td> </tr> <tr> <td></td> <td>\$195.50 Couple/Family</td> </tr> <tr> <td><b>April 1, 2023</b></td> <td>\$77.70 Single</td> </tr> <tr> <td></td> <td>\$186.49 Couple/Family</td> </tr> </table>	<b>January 1, 2023</b>	\$81.46 Single		\$195.50 Couple/Family	<b>April 1, 2023</b>	\$77.70 Single		\$186.49 Couple/Family
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<b>Straight Time Payroll Rate</b>	<p>The monthly STP rate will change effective as follows:</p> <table border="0"> <tr> <td><b>January 1, 2023</b></td> <td>4.18 % of straight time payroll</td> </tr> <tr> <td><b>April 1, 2023</b></td> <td>4.33% of straight time payroll</td> </tr> </table>	<b>January 1, 2023</b>	4.18 % of straight time payroll	<b>April 1, 2023</b>	4.33% of straight time payroll				
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Employee Communication	
<b>Employee Communication</b>	Attached to this Guideline is a Bulletin that describes the changes to the benefit plans for Resident Doctors of British Columbia. We encourage you to distribute copies to eligible employees and/or post copies on bulletin boards.

*The benefit booklet will be updated at a later date to include the new provisions.*



## Notice to Residents covered by the Resident Doctors of British Columbia Collective Agreement

### Benefit Changes Effective January 1, 2023

**December 22, 2022**

*The following benefit changes under the 2022–2025 Resident Doctors of British Columbia Collective Agreement will come into effect on January 1, 2023.*

#### **COST-SHARING OF BENEFITS**

Effective January 1, 2023, the employer will be responsible for paying 100% of the monthly contribution costs for Group Life, Accidental Death and Dismemberment (AD&D), Dental and Extended Health Care benefits.

#### **EXTENDED HEALTH CARE PLAN**

##### **Vision Care**

*Effective January 1, 2023, the vision care benefit is increasing from \$225 every 24 months to \$500 every 24 months with reimbursement at 80%. This limit will apply to claims submitted for purchases dated on or after January 1, 2023.*

Q. I purchased a pair of eyeglasses in October 2022 for \$500 and was reimbursed \$180 (80% of \$225). Can I re-submit the remainder of the claim on or after January 1, 2023?

A. No. The higher limit only applies to claims with a purchase date on or after January 1, 2023.

Q. I purchased a pair of eyeglasses in October 2022 for \$500 and was reimbursed \$180 (80% of \$225). If I purchase another pair of eyeglasses in March 2023 for \$600, can I submit a claim for the second pair of eyeglasses even though they are purchased within 24 months of the last claim?

A. Yes, however you will only be reimbursed \$220 (80% of (\$500 minus the \$225 already claimed in 2022)).

**Note:** The above examples assume that the annual deductible has already been satisfied.

##### **Eye Exams**

*Effective January 1, 2023, eye exams will be covered at \$100 every 12 months.*

##### **Registered Psychologist, Registered Clinical Counsellor, and Registered Social Worker**

*Effective January 1, 2023, fees of a Registered Psychologist, Registered Clinical Counsellor and Registered Social Worker will be covered up to a combined maximum of \$2,000 per calendar year.*

**If you have questions about the negotiated changes to your benefit plan, please speak directly with your employer or your union representative.**