

December 15, 2023

Changes to the Benefit Plans under the Resident Doctors of BC (RDBC) Agreement - effective January 1, 2024

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 or 604.678.8497)
- Nancy Lin (Nancy.Lin@hbt.ca or 604.260.3313)
- Paggy Reyes (Paggy.Reyes@hbt.ca or 604.678.2139)
- Christine Fenske (Christine.Fenske@hbt.ca or 604.678.8287)



New Health and Welfare Benefit Provisions

Resident Doctors of British Columbia

January 1, 2024

To: Benefit Administrators

cc: Payroll Department

Date: December 15, 2023

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

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, 2024.

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 Administration Consultant at Catherine.Healy@hbt.ca or 604.678.8497
- Nancy Lin, Benefits Administration Consultant at Nancy.Lin@hbt.ca or 604.260.3313
- Paggy Reyes, Benefits Administration Team Lead at Paggy.Reyes@hbt.ca or 604-678-2139
- Christine Fenske, Director, Benefits & Claims Administration at 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.

Health Spending Account	
Health Spending Account (HSA)	<p>Effective January 1, 2024, the employee is eligible for Health Spending Account to a maximum of \$500 per year. This benefit is available to employees only. Dependents are not eligible to submit claims under the HSA.</p> <p>This benefit is a flow through cost rate and will not affect the rates. It is based on utilization and paid in arrears along with a 3% admin fee. A monthly invoice will be forwarded from HBT.</p>

Employee Communication	
Employee Communication	<p>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.</p>

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



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

Benefit Change Effective January 1, 2024

December 15, 2023

The following benefit change under the 2022–2025 Resident Doctors of British Columbia Collective Agreement will come into effect on January 1, 2024.

EXTENDED HEALTH CARE PLAN

HEALTH SPENDING ACCOUNT

Effective January 1, 2024, a Health Spending Account (HSA) is added to the EHC plan. Each employee is eligible for a \$500 HSA credit per calendar year. This benefit is available to employees only. Dependents are not eligible to submit claims under the HSA.

The \$500 HSA credit is allocated annually and will be provided at the start of the plan year. Mid-year hires are eligible for the entire HSA, it will not be pro-rated.

The HSA is administered in accordance with Canada Revenue Agency (CRA) guidelines.

ELIGIBLE EXPENSES

The CRA determines the types of expenses that you can claim under your HSA. You can claim any item or services allowed under the Income Tax Act of Canada as a medical expense. Your HSA is available for unpaid balances or expenses not covered under your other benefits plans. For a complete list of eligible expenses, call CRA or visit the CRA website at:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-tax-return.html>

Eligible expenses or services as defined by the Income Tax Act can change from time to time; therefore, it is recommended that you confirm with the CRA that the expenses you are claiming under your HSA are eligible expenses under the Income Tax Act.

CLAIMS

Your Health Spending Account claims are processed by:

Pacific Blue Cross
PO Box 7000
Vancouver, BC V6B 4E1
(phone 604-419-2000 or 1-877-722-2583)
service.pac.bluecross.ca/member

PBC Member Profile: When you log into your PBC Profile, you have access to information on your HSA credits, and claims payments. You may also download the HSA claim form required by Pacific Blue Cross. Remember to attach original detailed receipts and any benefits statements if the expense has been submitted to any other coverage you may have. You may submit expenses to be covered by your EHC and Health Spending Account together on the same form. Your dependents are not eligible to submit claims under this HSA plan.

Expenses you claim under your HSA may also be submitted as an electronic claim in your PBC Member Profile. Simply add your expenses in the electronic claims and check the yes box next to “Apply any unpaid expenses to my Health Spending Account.”

HSA CLAIMING DEADLINES

Unused HSA credits can only be carried forward once within a 2-year period. Your plan year runs from January 1st to December 31st. If you have credits remaining at the end of the first plan year, they will be carried forward to cover claims incurred in the next plan year; however, in accordance with the CRA guidelines, credits from the first plan year that are not used by the end of the second plan year are forfeited. You have a 90-day claiming deadline to submit your claims after the plan year ends,

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