

September 10, 2024

JOINT FACILITIES BENEFITS TRUST: CHANGES TO THE EXTENDED HEALTH PLAN EFFECTIVE OCTOBER 1, 2024

On behalf of the Joint Facilities Benefits Trust (JFBT) and the Facilities Bargaining Association (FBA), attached is information regarding changes to the Extended Health Plan for employees who are covered under the JFBT effective **October 1, 2024**.

Please find attached:

- Administrative Guideline
- Information for Employees that we encourage you to distribute or post

The new provisions apply to the following JFBT Class Codes: 1, 2, 3, 6, 7, 11, 74, 327, 471, 622, 816.

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

Questions

If you have any questions, please contact your designated Benefits Administrator or BenefitsTeam@hbt.ca or 604-736-2087; Toll-free at 1-888-736-2087.



JOINT FACILITIES BENEFITS TRUST
New Mental Health and Welfare Benefit Provisions
Facilities Agreement
October 1, 2024

To: Benefit Administrators
CC: Payroll Department
Head of Organization
Date: September 10, 2024
Subject: Changes to the Extended Health Plan for Members of the
Joint Facilities Benefits Trust

Please find attached information regarding changes to the Extended Health Care (EHC) plan for employees who are covered under the Joint Facilities Benefits Trust (JFBT) effective **October 1, 2024**.

Attachments:

- Administrative Guideline
- Information for Employees that we encourage you to distribute or post

The new provisions apply to the following JFBT Class Codes: 1, 2, 3, 6, 7, 11, 74, 327, 471, 622, 816.

Questions

If you have any questions about the attachments, please contact:
BenefitsTeam@hbt.ca or 604-736-2087; Toll-free at 1-888-736-2087

This Administrative Guideline is to advise you of the new Extended Health plan provisions for employees who are covered under the Joint Facilities Benefits Trust (JFBT).

Changes to Extended Health Plan Provisions Effective October 1, 2024

<p>Mental Health and Wellness Benefit</p>	<p>Effective October 1, 2024, fees for the following service providers is now covered, up to a combined maximum of \$1,500 per person per calendar year. Members will be reimbursed up to the PBC per visit reasonable and customary limit subject to any coinsurance.</p> <ul style="list-style-type: none"> • Registered Psychologist • Online Cognitive Behavioral Therapy: iCBT - this is an online benefit only and coverage is for programs by specific PBC approved providers. Please see this page for more information: PBC's Online Cognitive Behavioral Therapy • Registered Clinical Counsellor • Registered Social Worker • Marriage and Family Therapist <p>*Note: Coverage for class code 471 will include the above practitioners and benefit amount will increase to a combined maximum of \$1,500 per person per calendar year.</p>
<p>Contributions Rates</p>	<p>There is no change to the contribution rates associated with the above EHC plan change.</p>
<p>Employee Notice</p>	<p>We encourage you to distribute this information to your employees covered by the Joint Facilities Benefits Trust under the class codes noted on page 1.</p> <p>Revised benefit booklets and Benefits-at-a-Glance documents that include these new EHC benefit provisions will be made available to you.</p>

Joint Facilities Benefits Trust

September 10, 2024

The Joint Facilities Benefits Trust (JFBT) provides your health and wellness benefits. This email contains important Information about your Health Benefits plan. Please visit www.jfbt.ca to learn more about the JFBT and the ongoing benefit design review that impacts you and your family.

Dear Member,

As part of a special funding pilot project, the Trustees of the Joint Facilities Benefits Trust (JFBT) in partnership with Facilities Bargaining Association (FBA) are contacting you today regarding an enhancement to your Extended Health Benefits plan as of **October 1, 2024**.

Effective October 1, 2024, NEW MENTAL HEALTH & WELLNESS SUPPORT will be added to your Extended Health Plan:

Registered Counselling Services in person or online.

1. Access to the following supports:
 - **Registered Psychologist**
 - **Online Cognitive Behavioral Therapy: iCBT** - this is an online benefit only and coverage is for programs by specific PBC approved providers. Please see this page for more information: [PBC's Online Cognitive Behavioral Therapy](#)
 - **Registered Clinical Counsellor**
 - **Registered Social Worker**
 - **Marriage and Family Therapist**
2. Counselling services have a combined limit of **\$1,500 per person per calendar year** and are subject to reasonable and customary limits.
3. You will be reimbursed up to the PBC per visit reasonable and customary limit subject to any coinsurance

We invite you to visit the JFBT website at www.jfbt.ca to ensure you are aware of upcoming initiatives.

For additional information please review [the Frequently Asked Questions \(FAQ\)](#).

The Trustees of the Joint Facilities Benefits Trust

Joint Facilities Benefits Trust

Frequently Asked Questions (FAQ)

- 1. Do I have access to the \$1,500 per person for the remainder of the 2024 calendar year (ex. October 1, 2024, to December 31, 2024)?**
Yes, you have access to \$1,500 per year.
- 2. If I paid for services of a registered psychologist in September 2024, can I submit this claim in October 2024?**
No, this benefit only applies to claims with the date of service/purchase on or after October 1, 2024.
- 3. Do I have access to this benefit if I am Casual?**
Eligible casual employees purchasing Dental and Extended Health coverage can access to the mental health benefit.
- 4. Will each of my eligible dependents be reimbursed for these services?**
Yes. Each of your eligible dependents will be eligible for counselling services reimbursement if they are enrolled under your benefits plan.
- 5. If I have been on Long Term Disability prior to April 1, 2017, am I covered under the Joint Facilities Benefits Trust (JFBT) Plan?**
Members represented by the Facilities Bargaining Association who were disabled prior to April 1, 2017, are covered by the Healthcare Benefit Trust, not the JFBT. As a result, plan changes do not apply to these members.
- 6. What are Reasonable and Customary Limits?**
Reasonable and customary (R&C) limits are the range of usual fees for comparable medical services in a geographic area. Please visit: [Understanding Reasonable and Customary Limits](#).
- 7. How do I know if my provider is registered?**
Please visit [Is your practitioner registered?](#) PBC requires that the practitioner be recognized and regulated by a governing body and/or college.
- 8. Do I have to pay for these plan changes?**
No, this benefit is a special pilot project fully funded by the Ministry of Health. Eligible casual employees and members who are on leave or in receipt of LTD benefits are required to pay for their extended health benefits.
- 9. Who can I contact about these plan changes?**
You may send your questions and/or feedback to contact@JFBT.ca

10. Where can I find more information about an Extended Health claim issue or reimbursement amount?

Please contact PBC Call Center at Lower Mainland: 604 419-2000, Toll-free: 1 877 PAC-BLUE (1 877 722-2583) or at <https://www.pac.bluecross.ca/contact> for questions or concerns about your Extended Health and Dental claim reimbursement. In addition, PBC has a [Frequently Asked Questions page](#)

11. What other Mental Health Resources are available?

Please visit [PBC's Mental Health Resource Page](#), the [Canadian Mental Health Association of BC \(CHMA\) Resource Page](#) [the Workplace Strategies for Mental Health](#) and ask your employer about your Employee and Family Assistance Plan (EFAP)

12. Who is funding this pilot project?

On July 15, 2024, the Ministry of Health announced supports for allied health, clinical support workers. As part of the announcement, the Province provided \$20 million to FBA to deliver supports for professional development, mental health and wellness to members. In partnership with JFBT, a large percentage of these funds will deliver early access to Mental Health and Wellness support.

Learn More:

To learn more about how B.C.'s Health Human Resources Strategy is strengthening health care, visit: <https://news.gov.bc.ca/releases/2023HLTH0150-001930>

For more information about what the Province is doing to support allied health professionals, visit: <https://news.gov.bc.ca/releases/2023HLTH0149-001926>

13. What happens when the Mental Health and Wellness special funding pilot project ends?

The Joint Facilities Benefits Trust is your benefit provider and is currently in ongoing benefit design discussions to review Mental Health and Wellness support for JFBT members after the special funding pilot project ends.

14. Who is the Joint Facilities Benefits Trust (JFBT)

The Joint Facilities Benefits Trust (JFBT) is an Employee Life & Health Trust (ELHT) that was established April 1, 2017, to provide employee benefits to members of the Facilities Bargaining Association of BC and their dependents. The JFBT provides Extended Health and Dental, Long-Term Disability, Group Life and Accidental Death & Dismemberment benefits. The Joint Facilities Benefits Trust retain Pacific Blue Cross and Canada Life as claims paying agents to carry out the claims adjudication and claims payment functions in respect of the Plan's benefits.

15. Where can I find more information about the Joint Facilities Benefits Trust?

The Joint Facilities Benefits Trust is a "virtual" organization so please reach us by email at contact@jfbt.ca and we will respond to your feedback, comments, and questions.

JFBT Key links:

- [About JFBT](#)
- [The JFBT Trustees](#)
- [Your Benefits](#)
- [Member Communications](#)

16. How do I stay informed about my health benefit plan with JFBT?

- Please ensure your email contact information is current in your PBC Member Profile.
- Check your email regularly.
- You are automatically subscribed to JFBT Communications unless you choose to opt out.
- If you have opted out in the past, please visit [Subscribe](#).
- Please make sure the following email is not a blocked sender: no-reply@jfbt.ca.
- Visit the [JFBT website](#).
- Members will continue to receive communication on a regular basis.

17. How are my extended health benefit plan design changes made?

The Trustees of the JFBT are responsible for managing all aspects of your benefits plan, including considering and implementing plan design changes. In 2020, the Trustees established a formal Benefits Design Review Committee (BDRC) to assist the Board by reviewing member feedback and making recommendations on health and welfare benefits packages, among other initiatives.

Since 2020, the JFBT Trustees have been conducting an ongoing benefit design review to ensure the benefits provided are aligned with members' evolving needs and remain sustainable in the future.

Phase 1: Plan Design Enhancements

On January 1, 2022, the JFBT implemented three key enhancements to the Extended Health plan:

1. The \$100 deductible was eliminated.
2. Eye exams were added, reimbursed up to \$100 per calendar year for each member and dependent.
3. Contraceptives were added, reimbursed according to the BC Pharmacare formulary.

For more details, these changes can be reviewed [here](#).

Phase 2: Ongoing Benefit Design Review

The second phase of the benefit design review is currently underway. Recent actions in 2024 include:

1. Viewpoints Research, a third-party firm, conducted focus groups and surveys with members from January to April to support engagement, communication, and the next phase of plan design.
2. The Benefit Design Review Committee (BDRC) continues to actively review benefit design options and evaluate the costs of various plan scenarios. This ongoing review incorporates the health benefit requests from the 2023 Facilities Bargaining Association (FBA) bargaining outcomes.

18. How is the JFBT funded?

The Trust receives negotiated funding from employers and some contributions from plan members, which it holds in the Trust Fund for the purpose of providing group health benefits to eligible plan members and their eligible dependents. This is fixed funding. To learn more about how the Trust is funded please review the following [How are my benefits funded?](#)