



November 10, 2025

JOINT COMMUNITY BENEFITS TRUST: CHANGES TO THE EXTENDED HEALTH PLAN EFFECTIVE NOVEMBER 15, 2025

Effective November 15, 2025, the Joint Community Benefits Trust (JCBT), in partnership with the Community Bargaining Association (CBA), will fund a co-sponsored, two-year term pilot project for employees covered under the JCBT.

Please find attached:

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

The new provisions apply to the following JCBT Class Codes: 19, 36, 143, 165, 205, 242, 384, 390, 391, 392, 394, 432, 436, 663, 770, 674, 717, 773.

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 COMMUNITY BENEFITS TRUST
New Mental Health and Welfare Benefit Provisions
Community Agreement
November 15, 2025

To: Benefit Administrators
CC: Payroll Department
Head of Organization

Date: November 10, 2025

Subject: Changes to the Extended Health Plan for Members of the
Joint Community Benefits Trust

Please find attached information regarding changes to the Extended Health Care (EHC) plan for employees who are covered under the Joint Community Benefits Trust (JCBT) effective **November 15, 2025**.

Attachments:

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

The new provisions apply to the following JCBT Class Codes: 19, 36, 143, 165, 205, 242, 384, 390, 391, 392, 394, 432, 436, 663, 770, 674, 717, 773.

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 Community Benefits Trust (JCBT).

Changes to Extended Health Plan Provisions Effective November 15, 2025

Mental Health and Wellness Benefit	Effective November 15, 2025, fees for the following service providers is now covered, up to a combined maximum of \$1,000 per person per calendar year. Employees will be reimbursed up to the PBC per visit reasonable and customary limit subject to any coinsurance. • 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 Note: This new benefit is part of a special joint pilot project co-sponsored by the JCBT and CBA. The JCBT and CBA reserve the right to modify or discontinue these benefits at any time. These benefits are for employees only and do not extend to dependents.
Contributions Rates	There is no change to the contribution rates associated with the above EHC plan change.
Employee Notice	We encourage you to distribute this information to your employees covered by the Joint Community Benefits Trust under the class codes noted on page 1. Revised benefit booklets and Benefits-at-a-Glance documents that include these new EHC benefit provisions will be made available to you.



Joint Community Benefits Trust

The Joint Community Benefits Trust (JCBT) provides your health and wellness benefits. This email contains important information about a change to your Health Benefits Plan. Please visit www.jcvt.ca to learn more about the JCBT and the ongoing benefit review that may impact you and your family.

November 7, 2025

Dear Member,

The Trustees of the Joint Community Benefits Trust (JCBT), in partnership with the Community Bargaining Association (CBA), want to let you know about a new mental health and wellness benefit available under your Extended Health Benefits Plan.

This new benefit is part of a special joint pilot project co-sponsored by JCBT and CBA:

- **Effective Date:** November 15, 2025
- **Annual Limit:** A **combined maximum** of \$1,000 per calendar year for eligible covered employees
- **What's Covered**
 - Registered Psychologist
 - Online Cognitive Behavioral Therapy (iCBT) – this is an online-only benefit through specific PBC-approved providers. Learn more here: [PBC's Online Cognitive Behavioral Therapy](#)
 - Registered Clinical Counsellor
 - Registered Social Worker
 - Marriage and Family Therapist
- **Reimbursement:** Up to the Pacific Blue Cross (PBC) reasonable and customary limit per visit, subject to coinsurance
- **Eligibility:** This benefit is for **Members only** and does not cover Dependents
- **Pilot Period:** This enhancement will be re-evaluated after two (2) years

We encourage you to visit www.jcvt.ca to stay informed about upcoming initiatives and updates. For more information, please review the Frequently Asked Questions (FAQ) below.

Thank you,

The Trustees of the Joint Community Benefits Trust

Frequently Asked Questions (FAQ)

Do I have access to the \$1,000 for the remainder of the 2025 calendar year (i.e., November 15, 2025 to December 31, 2025)?

Yes, you have access to \$1,000 per calendar year.

If I paid for services of a registered psychologist before November 15, 2025, can I submit this claim after November 15, 2025?

No, this benefit only applies to claims with the date of service/purchase on or after November 15, 2025.

Do I have access to this benefit if I am Casual?

Eligible casual employees purchasing Dental and Extended Health coverage have access to the mental health benefit.

Will each of my eligible dependents be reimbursed for these services?

No. The benefit does not extend to your eligible dependents despite being enrolled under your benefits plan.

Where should I submit a mental health claim that happened at work?

For a mental health injury that happened at work, the claim should be submitted to Work Safe BC. Visit [mental health injury claims \(WSBC\)](#) for more information.

If I have been on Long Term Disability (LTD) prior to April 1, 2017, am I covered under the Joint Community Benefits Trust (JCBT) Plan?

Members represented by the Community Bargaining Association who were disabled prior to April 1, 2017, are covered by the Healthcare Benefit Trust, not the JCBT. As a result, plan changes do not apply to these members.

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](#) for more information.

How do I know if my provider is registered?

PBC requires that the practitioner be recognized and regulated by a governing body and/or college. Please visit: [Is your practitioner registered?](#) for more information.

Do I have to pay for these plan changes?

No, this benefit is a JCBT and CBA co-sponsored 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.

Who can I contact about these plan changes?

You may send your questions and/or feedback to contact@JCBT.ca.

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.

What other Mental Health Resources are available?

- Please visit the following webpages:
 - [PBC Mental Health Resources](#)
 - [Canadian Mental Health Association of BC \(CHMA\) Resources](#)
 - [Canada Life Workplace Strategies for Mental Health](#)
- Ask your employer about your Employee and Family Assistance Program (EFAP).

Who is funding this JCBT and CBA co-sponsored special pilot project?

On September 9, 2024, the Ministry of Health announced supports for allied health, clinical support workers. As part of the announcement, the Province provided \$20 million to CBA to deliver supports for professional development, mental health, and wellness to members. In partnership with JCBT, a significant percentage of these funds will deliver early access to Mental Health and Wellness support. For more information, visit: <https://news.gov.bc.ca/releases/2024HLTH0054-000666>.

What happens when the Mental Health and Wellness JCBT and CBA co-sponsored special funding pilot project ends?

As your benefits provider, the Joint Community Benefits Trust will be reviewing the design of the Benefits Plan for JCBT members throughout the special funding pilot project.

Who is the Joint Community Benefits Trust (JCBT)?

The Joint Community Benefits Trust (JCBT) is an Employee Life & Health Trust (ELHT) that was established April 1, 2017, to provide employee benefits to members of the Community Bargaining Association of BC and their dependents. The JCBT provides Extended Health and Dental, Long-Term Disability, Group Life and Accidental Death & Dismemberment benefits. The Joint Community Benefits Trust retains 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.

Where can I find more information about the Joint Community Benefits Trust?

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

JCBT Key links:

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

How do I stay informed about my health benefit plan with JCBT?

- Please ensure your email contact information is current in your PBC Member Profile.
- Check your email regularly.
- You are automatically subscribed to JCBT 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@JCBT.ca.
- Visit the [JCBT website](#).
- Members will continue to receive communication on a regular basis.