



December 15, 2025

JOINT FACILITIES BENEFITS TRUST: CHANGES TO THE EXTENDED HEALTH PLAN EFFECTIVE JANUARY 1, 2026

On behalf of the Joint Facilities Benefits Trust (JFBT), attached is information regarding changes to the Extended Health Plan for employees who are covered under the JFBT effective **January 1, 2026**. Employee communication will follow shortly.

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 Health and Welfare Benefit Provisions
Facilities Agreement
January 1, 2026

To: Benefit Administrators
c: Payroll Department
Head of Organization

Date: December 15, 2025

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 **January 1, 2026**.

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 January 1, 2026	
Vision Care	<p>Effective January 1, 2026, the vision care coverage will increase from \$350 every 24 months to \$500 every 24 months, reimbursed subject to the applicable coinsurance.</p> <p>Note: Vision care coverage for class code 471 will increase from \$150 per adult every 24 months and per child every 12 months to <i>\$500 every 24 months for both adult and child</i>.</p>
Eye Exam	<p>Effective January 1, 2026, the eye exam coverage will change from \$100 per calendar year to 1 eye exam per calendar year, reimbursed subject to the applicable coinsurance up to the PBC R&C limit.</p> <p>Note: Reimbursement for class code 471 remains at 100%.</p>
Hearing Aids	<p>Effective January 1, 2026, the hearing aids coverage will increase from \$600 every 48 months to \$2,000 every 48 months, reimbursed subject to the applicable coinsurance.</p> <p>Note: Hearing aids coverage for class code 471 will increase from \$500 every 60 months to <i>\$2,000 every 48 months</i>.</p>
Custom-Made Orthopedic Shoes and Orthotics	<p>Effective January 1, 2026, the custom-made orthopedic shoes and orthotics coverage will change from one pair per lifetime combined, subject to R&C limit, to one pair every 3 calendar years, reimbursed subject to the applicable coinsurance up to the PBC R&C limit.</p>
Preventive Vaccines	<p>Effective January 1, 2026, preventative vaccines coverage will be added to the EHC plan, coordinated with MSP provincial coverage and reimbursed subject to the applicable coinsurance.</p>
Mental Health and Wellness Benefit	<p>The special funding pilot project for mental health and wellness support will continue for an additional two years.</p> <p>Coverage for Registered Psychologist, Online Cognitive Behavioral Therapy (iCBT), Registered Clinical Counsellor, Registered Social Worker and Marriage and Family Therapist up to a combined maximum of \$1,500 per person per calendar year. Employees are reimbursed subject to the applicable coinsurance up to the PBC per visit R&C limit.</p>
Contributions Rates	<p>There is currently no change to the contribution rates associated with the above EHC plan change.</p>
Employee Notice	<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>

Announcement: Upcoming Changes to your Extended Health Plan

Joint Facilities Benefits Trust

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 benefits design review that impacts you and your family.

December 15, 2025

Dear Member,

The Trustees of the Joint Facilities Benefits Trust (JFBT) are contacting you today regarding changes to your Health Benefits plan taking place on **January 1, 2026**. The upcoming plan changes and the ongoing plan review are being undertaken by the Trustees of the JFBT to ensure your plan can address broader needs of the members today and into the future.

Effective January 1, 2026, changes to your Extended Health plan below will take effect:

Benefit Type	Your plan currently covers	As of January 1, 2026, your plan will cover
Vision Care	\$350 every 24 months	\$500 every 24 months
Eye Exam	\$100 per calendar year	1 eye exam per calendar year subject to R&C limit
Hearing Aids	\$600 every 48 months	\$2,000 every 48 months
Custom-Made Orthopedic Shoes and Orthotics	one pair per lifetime combined limit (R&C limit applies)	one pair every 3 calendar years (R&C limit applies)
Preventative Vaccines	Not covered	PBC list of covered vaccines, coordinated with MSP provincial coverage where applicable

Update on Mental Health & Wellness Supports Special Funding Pilot Project

The Trustees of the JFBT, in partnership with the Facilities Bargaining Association (FBA), are pleased to inform that the special funding pilot project for mental health and wellness support will continue for an additional two years.

As part of a special funding pilot project, your plan was enhanced on October 1, 2024, to cover the counselling services listed below for covered members and their eligible dependents, up to a combined limit of \$1,500 per person per calendar year, reimbursed subject to the applicable coinsurance up to the Pacific Blue Cross (PBC) per visit R&C limit:

- Registered Psychologist
- Online Cognitive Behavioral Therapy
- Registered Clinical Counsellor
- Registered Social Worker
- Marriage and Family Therapist

For additional information please review the Frequently Asked Questions (FAQ) below.

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

The Trustees of the Joint Facilities Benefits Trust

Frequently Asked Questions (FAQ)

Vision Care

The vision care benefit will increase from \$350 every 24 months to \$500 every 24 months. This limit will apply to purchases dated on or after January 1, 2026.

It is recommended that you log in to your PBC Member Profile at pac.bluecross.ca/Member to review your coverage and benefit eligibility prior to purchasing.

- 1. If I purchase a pair of eyeglasses in December 2025 and was reimbursed at the applicable coinsurance on the \$350 limit, can I re-submit the claim for the difference in January 2026?**

No, the higher limit only applies to claims for purchases dated on or after January 1, 2026.

- 2. If I purchase a pair of eyeglasses in December 2025 and was reimbursed at the applicable coinsurance on the \$350 limit, and I purchase another pair of eyeglasses in January 2026, can I submit this claim even though the purchase is within 24 months of the last claim?**

Yes, but you will be reimbursed at the applicable coinsurance on the difference only.

Eye Exams

The eye exam benefit will increase from \$100 per calendar year to 1 eye exam per calendar year subject to the [reasonable and customary limit](#) (see below for more information). This limit will apply to services dated on or after January 1, 2026.

- 3. If I had an eye exam in December 2025 and was reimbursed at the applicable coinsurance on the \$100 limit, can I re-submit the claim for the difference in January 2026?**

No, the R&C limit only applies to claims for services dated on or after January 1, 2026.

- 4. If I have an eye exam in December 2025 and was reimbursed at the applicable coinsurance on the \$100 limit, and I have another eye exam in January 2026, will I be reimbursed?**

Yes, you will be reimbursed at the applicable coinsurance on the R&C limit.

Hearing Aids

The hearing aids benefit will increase from \$600 every 48 months to \$2,000 every 48 months. This limit will apply to purchases dated on or after January 1, 2026.

It is recommended that you log in to your PBC Member Profile at pac.bluecross.ca/Member to review your coverage and benefit eligibility prior to purchasing.

- 5. If I purchased hearing aids in December 2025 and was reimbursed at the applicable coinsurance on the \$600 limit, can I re-submit the claim for the difference in January 2026?**

No, the higher limit only applies to claims for purchases dated on or after January 1, 2026.

6. If I purchase hearing aids in December 2025 and was reimbursed at the applicable coinsurance on the \$600 limit, and I purchase hearing aids in January 2026, can I submit this claim even though the purchase is within 48 months of the last claim?

Yes, but you will be reimbursed at the applicable coinsurance on the difference only.

Orthopedic Shoes and Orthotics

Custom-made orthopedic shoes and orthotics will be reimbursed at one pair every 3 years. [Reasonable and customary limit](#) applies (see below for more information).

For more information, please refer to the PBC claiming checklist for custom orthopedic shoes and custom foot orthotics:

- [Custom Orthopedic Shoe Claiming Checklist](#)
- [Custom Foot Orthotics Claiming Checklist](#)

It is recommended that you log in to your PBC Member Profile at pac.bluecross.ca/Member to review your coverage and benefit eligibility prior to purchasing.

7. If I purchased a pair of custom-made orthotics in September 2025, and I purchase a new pair of custom-made orthotics or a replacement pair of orthotics in January 2026, will I be reimbursed?

No, as reimbursement will be subject to the new benefit period, which is 3 years, this means that you will not be eligible until 2028.

8. If I purchased a pair of custom-made orthotics in September 2025, and I purchase a new pair of custom-made orthopedic shoes in January 2026, will I be reimbursed?

Yes, you will be reimbursed at the applicable coinsurance as long as there is no previous claim history of orthopedic shoes in the last 3 years. Since orthotics and orthopedic shoes have different medical criteria, the criteria must be met for the orthopedic shoes.

Preventative Vaccines

PBC's list of covered preventative vaccines is added starting January 1, 2026.

9. How do I find out if a particular vaccine is covered under the JFBT plan?

To see if a particular vaccine is covered, log in to your PBC Member Profile at pac.bluecross.ca/Member and use the lookup tool.

10. Do I have access to the benefit changes if I am Casual?

Eligible casual employees purchasing Dental and Extended Health coverage can access the plan changes noted above.

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

Yes. Each of your eligible dependents will be eligible for the benefit changes noted above if they are enrolled under your benefits plan.

12. 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.

13. 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: <https://www.pac.bluecross.ca/advicecentre/story/reasonable-customary> for more information. You can also sign in to your Member Profile at [pac.bluecross.ca/Member](https://www.pac.bluecross.ca/Member).

14. Do I have to pay for these plan changes?

No, only members who are on leave, or disabled after March 31, 2017 and in receipt of LTD benefits, are required to pay for their extended health benefits.

15. Who can I contact about these plan changes?

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

16. Who decided that the benefit plan should change?

The Trustees of the JFBT are responsible for managing all aspects of your benefits plan including considerations and implementation for plan design changes. More information regarding the JFBT and the Trustees responsibilities are described on the JFBT website at www.jfbt.ca.

17. 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 (<https://www.pac.bluecross.ca/member-privileges/how-can-we-help-you/>).

18. What 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.

19. 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](#)

20. 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.

21. 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 to provide 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?](#)