
UNIONIZED SUPPORT STAFF PROVINCIAL STANDARDIZED EXTENDED HEALTH CARE PLAN BULLETIN

You are receiving this bulletin because your district and local union have concluded local bargaining and ratified the Provincial Framework Agreement (PFA) as part of the collective agreement. The PFA includes improvements to the Unionized Support Staff Provincial Standardized Extended Health Plan (Standard Plan) as outlined in the attached plan summary.

This bulletin provides information on the following:

- Benefit improvement effective dates
- How are mid-year improvements to paramedical services adjudicated?
- Pacific Blue Cross Information microsite
- Next Steps

Benefit Improvement Effective Dates

When each district and support staff conclude local bargaining and ratify the PFA as part of the collective agreement, the initial year benefit plan improvements will be effective on the 1st of the month following a one month notice period.

Therefore, the benefit improvements for your group are effective October 1, 2019.

As shown on the attached plan summary, further benefit improvements will also be effective on July 1, 2020.

How are mid-year improvements to paramedical services adjudicated?

For union locals that ratify their collective agreement prior to November 2019, the benefits improvements will happen within the calendar year and you may have questions as to how claims adjudication will be impacted.

- Any eligible expenses incurred prior to your benefits improvement effective date will be adjudicated by PBC based on the current plan provisions.
- Any eligible expenses incurred on or after your benefits improvement effective date will be adjudicated based on the maximums outlined for the initial year on the attached plan summary.

For example, your current Psychologist maximum is \$400 per person per calendar year. If a member has already been reimbursed \$400 for this service, any further Psychologist services received on or after your benefits improvement effective date would be eligible up to an additional \$200 for the remainder of the year (as the calendar maximum for this service will be increasing to \$600 per person per calendar year). Expenses over \$400 that were incurred prior to your benefits improvement effective date are not eligible to be reimbursed with the additional \$200.

Pacific Blue Cross (PBC) Information microsite

PBC has developed a website specifically for those groups that are participating in the Standard Plan to provide information regarding the plan design and answers to frequently asked questions. Please check out this site at:

www.pac.bluecross.ca/educationsupport

We encourage you to visit this site to better understand your Extended Health Care plan.

Next Steps

Review the plan information included with this bulletin and visit www.pac.bluecross.ca/educationsupport to learn more about the Standard Plan effective October 1, 2019. You can also sign into PBC's member site to review your coverage details.

If you have any questions please contact your school district benefits administrator or your local union representative.

Unionized Support Staff Provincial Standardized Extended Health Plan Improvements

EXTENDED HEALTH	Current Provincial Standardized Extended Health Plan	Year 1 Improvements: Effective date varies depending on ratification date*	Effective July 1, 2020
Reimbursement	80% until \$1,000 paid per family per calendar year, then 100%	80% until \$1,000 paid per family per calendar year, then 100%	80% until \$1,000 paid per family per calendar year, then 100%
Annual Deductible	\$100 (Single/Family)	\$100 (Single/Family)	\$100 (Single/Family)
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Termination Age	Retirement (No age limit)	Retirement (No age limit)	Retirement (No age limit)
Prescription Drugs			
Drug Formulary	Blue Rx	Blue Rx	Blue Rx
Pay-Direct Drug Card	Yes	Yes	Yes
Per Prescription Deductible	\$0	\$0	\$0
Sexual Dysfunction	Not Covered	Not Covered	Not Covered
Oral Contraceptives	Covered	Covered	Covered
Fertility	\$7,500 per lifetime	\$7,500 per lifetime	\$7,500 per lifetime
Smoking Cessation ¹	Not Covered	Not Covered	Not Covered
Medical Services and Supplies			
Medi-Assist	Included	Included	Included
Out-of-province Emergency Medical	Covered (100% reimbursement)	Covered (100% reimbursement)	Covered (100% reimbursement)
Ambulance	Covered	Covered	Covered
Hospital	Private or Semi-private	Private or Semi-private	Private or Semi-private
In-home Nursing Care	Covered	Covered	Covered
Hearing aids	\$1,000 per 5 years for Adults and per 2 years for Children	\$1,000 per 5 years for Adults and per 2 years for Children	\$1,000 per 5 years for Adults and per 2 years for Children
Miscellaneous Services and Supplies (subject to reasonable and customary limits as defined by the Insurer)	Covered	Covered	Covered
Orthopedic shoes	\$400 per year for Adults, \$200 per year for Children	\$400 per year for Adults, \$200 per year for Children	\$400 per year for Adults, \$200 per year for Children
Orthotics	\$400 per 2 years (adults and children)	\$400 per 2 years (adults and children)	\$400 per 2 years (adults and children)
Vision and Paramedical			
Vision Care			
Maximum	\$400 per 24 months	\$400 per 24 months	\$550 per 24 months
Eye exams	\$75 per 24 months	\$75 per 24 months	\$75 per 24 months
Prescription Sunglasses	Included in Vision Maximum	Included in Vision Maximum	Included in Vision Maximum
Paramedical services			
Naturopath	\$400 per year	\$400 per year	\$500 per year
Chiropractor	\$400 per year	\$400 per year	\$600 per year
Massage therapist	\$750 per year	\$1,200 per year	\$1,200 per year
Physiotherapist	\$750 per year	\$750 per year	\$900 per year
Psychologist	\$400 per year	\$600 per year	\$850 per year
Speech therapist	\$400 per year	\$400 per year	\$500 per year
Acupuncturist	\$400 per year	\$400 per year	\$500 per year
Podiatrist/Chiropodist	\$400 per year	\$400 per year	\$500 per year

Notes

*Effective date will be 1st of the month following a one month notice period from the ratification date of collective agreement. No retroactive changes will be made; effective date may be adjusted if ratification date is not communicated in a timely manner by the union local.

- Eligibility of individuals and premium sharing arrangements are unaffected.
- Benefits are subject to reasonable and customary limits as defined by the insurer.
- Blue RX is a dynamic drug program provided by PBC that is continuously refined with features that include, but are not limited to: managed care formulary, special authorization enforcement, low cost alternative price controls, and reasonable and customary mark-up and dispensing fee limits, for example.

¹Smoking Cessation covered under MSP