

# Article B.11: Benefits

## ❖ Overview

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This article provides information regarding the common provincial extended health benefit plan. This plan applies to all districts where the local association voted to participate in the plan. This section had language which stated that all extended health care benefit plans shall be amended to provide an unlimited lifetime maximum. This change has been implemented and is no longer required in language.

## ❖ Article B.11: Benefits

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- 1. The employer will provide the Provincial Extended Health Benefit Plan as set out in Appendix A to Letter of Understanding No. 9.*
- 2. The employer shall provide the local with a copy of the group benefits contract in effect for the Provincial Extended Health Benefit Plan and shall provide the local with a copy of the financial/actuarial statements made available to the employer from the benefit provider.*
- 3. Teachers Teaching on Call shall have access to the Provincial Extended Health Benefit Plan. TTOCs accessing the Plan shall pay 100 per cent (100%) of the premium costs.*
- 4. The Provincial Extended Health Benefit Plan shall allow for dual coverage and the co-ordination of benefits.*

*Note: this language applies only where the local union has voted to adopt the Provincial Extended Health Benefit Plan.*

## ❖ Introduction

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During the 2011-2013 round of collective bargaining, the parties, at the suggestion of Mediator Dr. Charles Jago, created terms of reference and then set up a separate table to look at the issue of standardized benefits. The parties were able to come to an agreement on a common provincial extended health benefits plan subject to some government funding in the approximate amount of \$2.63 million. The funding was provided and the plan was made available to school districts.

Local associations voted on whether they would participate in the provincial plan.

In the 2013-2019 round of collective bargaining, further funded improvements were made to the provincial plan, and local associations who previously voted not to participate in the provincial plan were again given an opportunity to vote on whether they would participate.

For details of the plan, please refer to LoU No. 9 Re: Provincial Extended Health Benefit Plan.

## ❖ Explanation

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- B.11.1** 1. *The employer will provide the Provincial Extended Health Benefit Plan as set out in Appendix A to Letter of Understanding No. 9.*

The plan as set out in Appendix A to Letter of Understanding No. 9 was made available for local associations to vote on participation. The vote was for all members of a local association within a school district. It was not an individual employee choice. The locals which voted not to participate in the provincial extended health plan are listed in Letter of Understanding No. 9. *Provincial Extended Health Benefit Plan.*

- B.11.2** 2. *The employer shall provide the local with a copy of the group benefits contract in effect for the Provincial Extended Health Benefit Plan and shall provide the local with a copy of the financial/actuarial statements made available to the employer from the benefit provider.*

In order to provide the union with full access to the contents of the extended health plan, it was agreed that a copy of the full plan be made available to the local association. It was also agreed to provide the local with the financial information regarding benefits as provided by the benefit carrier. By providing this information it better ensures an understanding by all parties on the extended health benefits plan being provided.

- B.11.3** 3. *Teachers Teaching on Call shall have access to the Provincial Extended Health Benefit Plan. TTOCs accessing the Plan shall pay 100 per cent (100%) of the premium costs.*

In districts where this provincial plan has been adopted, TTOCs can access the plan, provided they pay the full cost of the premiums. Eligibility requirements may apply, for example employees cannot be enrolled in multiple school districts' plans.

- B.11.4** 4. *The Provincial Extended Health Benefit Plan shall allow for dual coverage and the co-ordination of benefits.*

Some school district plans did not allow for dual coverage of benefits where two spouses worked for the school district. This restriction will not apply for extended health benefits in school districts where the provincial extended health benefit plan has been adopted.

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*Note: this language applies only where the local union has voted to adopt the Provincial Extended Health Benefit Plan. It also does not apply to dental plans in any school districts.*

### ❖ Implementation

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This plan first came into effect on July 1, 2012. During the 2013-2019 collective agreement, changes were made to the plan as of August 1, 2014 and July 1, 2017 and further improvements are scheduled for July 1, 2018.

### ❖ Relationship to Other Articles

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This article should be read in conjunction with the appropriate benefit provisions in the collective agreement and with the extended health care benefit plan document provided by your benefit provider.