

# LOU 9: Provincial Extended Health Benefit Plan

## ❖ Overview

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A Provincial Extended Health Benefit Plan was initially implemented July 1, 2012 and is an attempt by the provincial parties to standardize the extended health benefits of teachers in BC.

## ❖ Letter of Understanding No. 9 Re: Provincial Extended Health Benefit Plan

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1. *The Provincial Extended Health Benefit Plan as provided for under Article B.11.1 is as set out in Appendix A to this Letter of Understanding.*
2. *The Provincial Extended Health Benefit Plan may only be amended or altered by agreement of BCPSEA and the BCTF.*
3. *The carrier/insurer for the Provincial Extended Health Benefit Plan may only be changed with prior consultation between BCPSEA and the BCTF.*

*The consultation process will be consistent with the 2012 process. In the event of a dispute in the selection/change of the carrier/insurer, the matter shall be referred to Mark Brown, or an agreed-upon alternative, to be dealt with on an expedited basis.*

*This provision covers any district or local that is part of the Provincial Extended Health Benefit Plan.*

4. *Any efficiencies or cost reductions achieved as a direct result of the establishment of the Provincial Extended Health Benefit Plan will be used to further enhance the Provincial Extended Health Benefit Plan.*
5. *The Provincial Extended Health Benefit plan does not include a medical referral travel plan (a “MRTP”). However, any school district that elects to participate in the Provincial Extended Health Benefit Plan and currently has a MRTP will continue to provide a MRTP.*
6. *Where the local union elects not to participate in the Provincial Extended Health Benefit Plan, the school district will continue to provide the existing extended health benefit plan between the parties.*

7. *As of January 30, 2015, local unions representing all members in the following school districts have voted against joining the Provincial Extended Health Benefit Plan:*
  - a. *Vancouver Teachers' Federation [VSTA, VESTA]<sup>1</sup> / SD No. 39 (Vancouver)*
  - b. *Coquitlam Teachers' Association / SD No. 43 (Coquitlam)*
  - c. *Vancouver Island West Teachers' Union / SD No. 84 (Vancouver Island West)*
  
8. *The local unions representing all members in the school districts in paragraphs 7.a through 7.c may elect to join the Provincial Extended Health Benefit Plan at any time during the term of the collective agreement.*

*Agreed to on: November 26, 2012*

*Revised: May 13, 2015*

*Original signed by:*

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*Renzo Del Negro  
For BCPSEA*

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*Jim Iker  
For BCTF*

<sup>1</sup> *The references to VSTA and VESTA represent internal union organization. The reference to the Vancouver Teachers' Federation is for collective agreement matters.*

## ❖ 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.

As the August 1, 2014 plan improvements were retroactive, a claim deadline for having claims re-adjudicated was April 30, 2015.

With the improvements made to the plan in bargaining, locals that in 2012 had voted not to participate in the provincial extended health benefits plan were given the ability to vote again based on the negotiated improvements. The deadline for joining plan was January 30, 2015.

## ❖ Relationship to Other Articles

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Appendix A to Letter of Understanding No. 9 sets out a summary of the Provincial Extended Health Benefits Plan and is attached below. For full plan details, the extended health care benefit plan document can be provided by Morneau Shepell. (Note: at the time of drafting, approximately half of the plan documents have been finalized. If you are unsure if your plan has been finalized, please contact your BCPSEA labour relations liaison.)

### **Article B.11 Benefits**

Article B.11 provides information regarding the Provincial Extended Health Benefits Plan and access to it. The corresponding B.11 section of this manual should be read in conjunction with this section.

## ❖ Appendix A

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Appendix A to Letter of Understanding No. 9 sets out a summary of the Provincial Extended Health Benefits Plan and is attached below.

**Appendix A to Letter of Understanding No. 9**

<b>Benefit Provision</b>		<b>Provincial Extended Health Benefit Plan</b>		
Reimbursement		80% until \$1,000 paid per person, then 100%		
Annual Deductible		\$50 per policy		
Lifetime Maximum		Unlimited		
Coverage Termination		Age 70 or upon earlier retirement. As of January 1, 2016: June 30 <sup>th</sup> following an employee attaining age 75, or upon earlier retirement.		
<b>Prescription Drugs</b>				
Drug Formulary		Blue Rx		
Pay-Direct Drug Card		Yes		
Per Prescription Deductible		\$0		
Sexual Dysfunction		Covered		
Oral Contraceptives		Covered		
Fertility		\$20,000 Lifetime Maximum (starting August 1, 2014)		
<b>Medical Services and Supplies</b>				
Medi-Assist		Included		
Out-of-province emergency medical		Covered		
Ambulance		Covered		
Hospital		Private/Semi-Private		
Private Duty Nursing (including In-home)		\$20,000 per year		
Miscellaneous Services and Supplies (subject to reasonable and customary limits as defined by Pacific Blue Cross)		Covered		
	<b>July 1, 2013 - July 31, 2014</b>	<b>August 1, 2014 – June 31, 2017</b>	<b>July 1, 2017 – June 30, 2018</b>	<b>July 1, 2018</b>
Hearing aids	\$1,000 per 60 months	\$2,000 per 48 months	\$2,700 per 48 months	\$3,500 per 48 months

<b>Medical Services and Supplies continued</b>				
	<b>July 1, 2013 - July 31, 2014</b>	<b>August 1, 2014 – June 31, 2017</b>	<b>July 1, 2017 – June 30, 2018</b>	<b>July 1, 2018</b>
Orthopedic shoes	\$400 per year	\$400 per year	\$400 per year	\$500 per year
Orthotics	\$200 per year	\$400 per year	\$500 per year	\$500 per year
<b>Vision Care</b>				
	<b>July 1, 2013 - July 31, 2014</b>	<b>August 1, 2014 – June 31, 2017</b>	<b>July 1, 2017 – June 30, 2018</b>	<b>July 1, 2018</b>
Maximum	\$200 per 24 months	\$400 per 24 months	\$500 per 24 months	\$550 per 24 months
Eye exams per 24 months	Included in Vision Maximum	1 per 24 months*	1 per 24 months*	1 per 24 months*
Prescription Sunglasses	Included in Vision Maximum	Included in Vision Maximum	Included in Vision Maximum	Included in Vision Maximum
<b>Paramedical Services</b>				
	<b>July 1, 2013 - July 31, 2014</b>	<b>August 1, 2014 – June 31, 2017</b>	<b>July 1, 2017 – June 30, 2018</b>	<b>July 1, 2018</b>
Naturopath	\$500 per year	\$800 per year	\$800 per year	\$900 per year
Chiropractor	\$500 per year	\$800 per year	\$800 per year	\$900 per year
Massage therapist	\$500 per year	\$800 per year	\$900 per year	\$900 per year
Physiotherapist	\$500 per year	\$800 per year	\$850 per year	\$900 per year
Psychologist	\$500 per year	\$700 per year	\$800 per year	\$900 per year
Speech therapist	\$500 per year	\$700 per year	\$700 per year	\$800 per year
Acupuncturist	\$500 per year	\$700 per year	\$800 per year	\$900 per year
Podiatrist/ Chiropodist	\$500 per year	\$700 per year	\$700 per year	\$800 per year

\* Eye exams are subject to Pacific Blue Cross *Reasonable and Customary* limits.