

This bulletin has been distributed to all school districts where the local teachers' association has voted to adopt the new teachers' Provincial Extended Health Benefit plan and to all school districts where it remains unknown whether the local teachers' association will adopt the plan.

Provincial Extended Health Benefit Plan

Further results of local teachers' association votes

The BC Teachers' Federation (BCTF) has now informed BCPSEA that the local teachers' associations in the following school districts have voted in favour of adopting the Provincial Extended Health Benefit Plan:

School District

23	Central Okanagan
28	Quesnel
38	Richmond
45	West Vancouver
64	Gulf Islands
73	Kamloops/Thompson
78	Fraser-Cascade.

The BCTF has further informed BCPSEA that the local teachers' associations in the following school districts have voted against adopting the Provincial Extended Health Benefit Plan:

School District

43	Coquitlam
84	Vancouver Island West

The following school district is still waiting for the results of the local teachers' association vote:

School District

34	Abbotsford
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Implementation of the new teachers' Provincial Extended Health Benefit Plan

Attached is two page document describing the process that is currently underway to transition to and implement the new teachers' Provincial Extended Health Benefit Plan. BCPSEA will be working closely with the BCTF and our benefit consultants, Morneau Shepell, to facilitate a smooth, timely transition to the new plan.

As communicated in BCPSEA *Benefits Bulletin* [No 2012-02](#) dated September 26 2012 and as updated above, the BCTF local in SD No. 34 (Abbotsford) has either not yet conducted, or not yet reported, the results of its vote. The conclusion of this voting process and the results of the one outstanding vote are a requirement to move to the next step of the transition process. The BCTF is aware of this requirement and is anticipating those results very shortly.

Effective and implementation dates of the new teachers' Provincial Extended Health Benefit Plan

The effective and implementation dates of the new teachers' Provincial Extended Health Benefit Plan remain undetermined. The effective date will most likely differ from the implementation date.

The implementation date is likely be a date a number of months in the future, upon the completion of the transition process, whereas the effective date remains undetermined and is likely to be a date a number of months prior to the implementation date. As such, there is likely to be a retroactive component to this transition process.

The BCTF position is that the effective date should be July 1, 2011 with any eligible expenses incurred by members between July 1, 2011 and the implementation date of the new plan eligible for reimbursement by the benefit plan provider/insurer under the terms of the new plan.

For example, as BCPSEA understands the BCTF position, if an employee incurred \$500 of massage therapy costs after July 1, 2011 and the current extended health plan covered only \$250 for massage therapy, the employee could, upon implementation of the new plan, submit a claim for the additional \$250 to be covered under the terms of the new plan (which covers \$500 per year for massage therapy).

BCPSEA disagrees with the BCTF position of a July 1, 2011 effective date and continues discussions with the BCTF on this issue. BCPSEA will provide further information when available.

Eligibility rules under the new teachers' Provincial Extended Health Benefit Plan

As set out in the Plan Design Comparison "side by side" document as prepared for each district by Morneau Shepell, it is BCPSEA's position that each district's extended health care eligibility rules will remain the same under the new plan as they currently apply to existing plans. One such eligibility rule is dual coverage.

The BCTF position is that any current restrictions with respect to dual coverage should now be removed under the new plan.

We are asking all districts to please advise BCPSEA of their current eligibility rules with respect to dual coverage **for teachers** as follows:

1. Does your current benefit plan allow dual coverage and thus provide for the coordination of benefits between two spouses' plans?
2. Does your current benefit plan restrict dual coverage in either or both of the following scenarios:
 - a. Where a teacher is enrolled in the district's extended health plan, and has a spouse employed with a different employer and the spouse is enrolled in that employer's extended health plan, the spouse is not permitted to be covered under the district's extended health plan. In addition, if the teacher's children are covered under the spouse's employer's extended health plan, those children would not be permitted to be covered under the district's extended health plan. This type of restriction allows for an affected teacher's spouse and children to be covered under only one extended health plan: either that of the school district or the spouse's (different) employer.
 - b. Where two spouses are employed by the same school district, each spouse is entitled to be enrolled in the district's extended health plan with single coverage. Any children would be covered under one of their parents' plans and thus one parent would have single coverage and the other parent would have family coverage. Alternatively, the entire family could be covered under one family coverage plan only. What is not permitted is for both spouses to be enrolled in the district's extended health plan with single coverage, and then enrolled in their spouse's district extended health plan as a spouse. In addition, the children could only be enrolled under one parent's district extended health plan. This type of restriction allows for each individual to be covered only once under the district's extended health plan

If you have any questions with respect to the information requested regarding dual coverage, please contact the Morneau Shepell district contact as identified in the attached chart.

Questions

If you have any questions related to the plan, please contact Candice Wright at 604 730 4504 or candicew@bcpsea.bc.ca

Attachments

Attachment 1

Provincial Extended Health Benefit Plan — BCTF Members

This document attempts to set out the process for transitioning to the new teachers' Provincial Extended Health Benefit Plan in those school districts where the local teachers' association has voted to adopt the plan. This process is subject to change and should serve as a guideline for interested parties.

Once Step 1 is completed, it is anticipated the process will take several months to conclude. The implementation date and claiming processes of the new teachers' Provincial Extended Health Benefit Plan will be determined during the selection process for the benefit plan provider/ insurer and will be communicated as soon as this information is available.

The implementation date will likely be a date a number of months in the future, whereas the effective date remains undetermined and is likely to be date a number of months prior to the implementation date. As such, there is likely to be a retroactive component to this transition process. Once the required dates are determined, the retroactive components will be identified and communicated to school district management and benefit administrators, BCTF locals and BCTF members as required.

BCPSEA, the BCTF, and BCPSEA's benefit consultants, Morneau Shepell, are committed to a smooth, timely transition to the new teachers' Provincial Extended Health Benefit Plan. Further and regular communications will be provided to school district management and benefit administrators, BCTF locals, and BCTF members throughout this process.

Step 1: Membership Votes

- Locals conduct membership votes on whether to adopt the new teachers' Provincial Extended Health Benefit Plan. Eligibility rules under the new teachers' Provincial Extended Health Benefit Plan will remain the same as under the existing extended health plan in each district/local.

Step 2: Request for Proposals: Benefit Plan Providers/Insurers

- A "Request for Proposals" will be issued in early October, inviting benefit plan providers/insurers to submit a bid to be the insurance carrier for the extended health and dental plans for BCPSEA Buying Group participants. This includes the new teachers' Provincial Extended Health Benefit Plan as well as current teachers' dental plans unless restricted by a collective agreement provision, and all other employee groups' (excluding support staff participating in the Public Education Benefits Trust (PEBT)) extended health and dental benefits.
- Once interested benefit plan providers/insurers have submitted their bids, the results will be analyzed and finalists will be invited to make a presentation to the selection committee.

Step 3: Final Selection of Benefit Plan Providers/Insurers

- Once finalists have made their presentations to the selection committee, the committee will select the benefit plan provider/insurer for the extended health and dental plans for BCPSEA Buying Group participants, including the new teachers' Provincial Extended Health Benefit Plan.

Step 4: Implementation of the new teachers' Provincial Extended Health Benefit Plan

- Once the benefit plan provider/insurer has been selected, a change in benefit plan provider/insurer may be required. Where this change is required, the current benefit plan provider/insurer will be notified as required by the current contract between the school district and the current benefit plan provider/insurer.
- If there is a change in benefit plan provider/insurer, members may need to re-enrol with the new provider/insurer. If this is required, the processes required to do such re-enrolment will be provided at the appropriate time.
- Once such notice has been provided and any notice period served, the current benefit plans will be transferred to the new benefit plan provider/insurer (if required) and the current teachers' extended health plans will be transferred to the Provincial Extended Health Benefit Plan and the plans will be in effect.
- Members may begin submitting claims under the teachers' Provincial Extended Health Benefit Plan upon the Plan coming into effect. This date will be determined and communicated as soon as possible. Members will receive the pay direct drug card within a few weeks of the new plan effective date.

Attachment 2

Morneau Shepell — School District Contact Listing

District	Consultant
School District #5 - Southeast Kootenay	David White
School District #6 - Rocky Mountain	David White
School District #8 - Kootenay Lake	David White
School District #10 - Arrow Lakes	David White
School District #19 - Revelstoke	David White
School District #20 - Kootenay Columbia	David White
School District #22 - Vernon	Ingrid Gailler
School District #23 - Central Okanagan	Ingrid Gailler
School District #27 - Cariboo-Chilcotin	David White
School District #28 - Quesnel	David White
School District #33 - Chilliwack	Gavin Scott
School District #34 - Abbotsford	Gavin Scott
School District #35 - Langley	Gavin Scott
School District #36 - Surrey	Jamie Johnson
School District #37 - Delta	Gavin Scott
School District #38 - Richmond	Ingrid Gailler
School District #39 - Vancouver	Alison Coehlo
School District #40 - New Westminster	Hileray Shackelford
School District #41 - Burnaby	Gavin Scott
School District #42 - Maple Ridge/Pitt Meadows	Gavin Scott
School District #43 - Coquitlam	Alison Coehlo
School District #44 - North Vancouver	Jamie Johnson
School District #45 - West Vancouver	Jamie Johnson
School District #46 - Sunshine Coast	Gavin Scott
School District #47 - Powell River	Gavin Scott
School District #48 - Sea to Sky	Alison Coehlo
School District #49 - Central Coast	Alison Coehlo
School District #50 - Queen Charlotte	Hileray Shackelford
School District #51 - Boundary	Allen Furlong
School District #52 - Prince Rupert	Alison Coehlo
School District #53 - Okanagan Similkameen	Allen Furlong
School District #54 - Bulkley Valley	Gavin Scott
School District #57 - Prince George	David White
School District #58 - Nicola-Similkameen	Allen Furlong
School District #59 - Peace River South	Hileray Shackelford
School District #60 - Peace River North	Hileray Shackelford
School District #61 - Greater Victoria	Alison Coehlo
School District #62 - Sooke	Alison Coehlo
School District #63 - Saanich	Alison Coehlo
School District #64 - Gulf Islands	Hileray Shackelford
School District #67 - Okanagan Skaha	Ingrid Gailler
School District #68 - Nanaimo/Ladysmith	Jamie Johnson
School District #69 - Qualicum	Jamie Johnson
School District #70 - Alberni	Jamie Johnson
School District #71 - Comox Valley	Jamie Johnson
School District #72 - Campbell River	Jamie Johnson
School District #73 - Kamloops/Thompson	Ingrid Gailler
School District #74 - Gold Trail	Ingrid Gailler
School District #75 - Mission	Gavin Scott
School District #78 - Fraser Cascade	Allen Furlong
School District #79 - Cowichan Valley	Hileray Shackelford
School District #81 - Fort Nelson	Gavin Scott
School District #82 - Coast Mountains	Alison Coehlo
School District #83 - North Okanagan-Shuswap	Ingrid Gailler
School District #84 - Vancouver Island West	Hileray Shackelford
School District #85 - Vancouver Island North	Hileray Shackelford
School District #87 - Stikine	Hileray Shackelford
School District #91 - Nechako Lakes	Gavin Scott
School District #92 - Nisga'a	Hileray Shackelford
School District #93 - Conseil Scolaire Francophone	Ingrid Gailler