

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

ARTICLE B.11 BENEFITS

- ~~1. The Extended Health Care Benefit shall be amended to provide an unlimited lifetime maximum.~~

- 1. Effective July 1, 2012, the employer will provide the Provincial Extended Health Benefit Plan as set out in Appendix A to Letter of Understanding No. 10.**

- 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.**

LETTER OF UNDERSTANDING No. 10

BETWEEN:

BRITISH COLUMBIA PUBLIC SCHOOL EMPLOYERS' ASSOCIATION

AND

BRITISH COLUMBIA TEACHERS' FEDERATION

Re: Provincial Extended Health Benefit Plan

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 September 28, 2012, 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]¹ / SD No. 39 (Vancouver)

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

- b. Coquitlam Teachers' Association / SD No. 43 (Coquitlam)
 - c. Powell River District Teachers' Association / SD No. 47 (Powell River)
 - d. Cowichan Valley Teachers' Federation [CDTA/LCTA]² / SD No. 79 (Cowichan Valley)
 - e. Sooke Teachers' Association / SD No. 62 (Sooke)
 - f. Coast Mountain Teachers' Federation [TDTU, KDTA]³ / SD No. 82 (Coast Mountains)
 - g. 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.g may elect to join the Provincial Extended Health Benefit Plan at any time during the term of the collective agreement.
9. Dual coverage restrictions shall be removed in districts where they exist effective July 1, 2012. The cost of doing so shall be factored into the \$2.63 million standardization fund. It is understood that any premium cost-sharing shall be applied effective July 1, 2012.

Agreed to on: November 26, 2012

Jim Iker
BCTF

Ken Selvig
BCPSEA

Jl:mf/tfeu

² The references to CDTA and LCTA represent internal union organization. The reference to the Cowichan Valley Teachers' Federation is for collective agreement matters.

³ The references to TDTU and KDTA represent internal union organization. The reference to the Coast Mountain Teachers' Federation is for collective agreement matters

Appendix A to Letter of Understanding No.10

Benefit Provision	Provincial Extended Health Benefit Plan
Reimbursement	80% until \$1,000 paid per person, then 100%
Annual Deductible	\$50 per policy
Lifetime Maximum	Unlimited
Prescription Drugs	
Drug Formulary	Blue Rx
Pay-Direct Drug Card	Yes
Per Prescription Deductible	\$0
Sexual Dysfunction	Covered
Oral Contraceptives	Covered
Medical Services and Supplies	
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
Hearing aids	\$1,000 every 60 months
Miscellaneous Services and Supplies (subject to reasonable and customary limits as defined by Pacific Blue Cross)	Covered
Orthopedic shoes	\$400 per year
Orthotics	\$200 per year

Vision Care	
Maximum	\$200 per 24 months
Eye exams per 24 months	Included in Vision Maximum
Prescription Sunglasses	Included in Vision Maximum
Paramedical Services	
Naturopath	\$500 per year
Chiropractor	\$500 per year
Massage therapist	\$500 per year
Physiotherapist	\$500 per year
Psychologist	\$500 per year
Speech therapist	\$500 per year
Acupuncturist	\$500 per year
Podiatrist/Chiropodist	\$500 per year

