

---

---

## UNIONIZED SUPPORT STAFF PROVINCIAL STANDARDIZED EXTENDED HEALTH CARE PLAN BULLETIN

---

---

**TO:** DISTRICT BENEFIT ADMINISTRATORS, SECRETARY-TREASURERS AND LOCAL SUPPORT STAFF UNIONS FOR PARTICIPATING MEMBERS OF THE UNIONIZED SUPPORT STAFF PROVINCIAL STANDARDIZED EXTENDED HEALTH CARE PLAN

**FROM:** MORNEAU SHEPELL

**SUBJECT:** UNIONIZED SUPPORT STAFF PROVINCIAL STANDARDIZED EXTENDED HEALTH CARE PLAN

**DATE:** 2/28/2017

---

You are receiving this memo because your local union has opted to participate in the Unionized Support Staff Provincial Standardized Extended Health Care Plan effective September 1, 2017. This bulletin provides information on the following:

- Timeline
- Pacific Blue Cross Information microsite
- Open Enrolment guidelines
- Responses to frequently asked questions
- Next Steps

### Timeline

As outlined in the November 2016 bulletin, the following is the implementation timeline for the Provincial Standardized Extended Health Care Plan for Unionized Support Staff.

✓ November 2016	✓ February 2017	May 2017	September 2017
<ul style="list-style-type: none"><li>• Timeline</li><li>• Results of voting communicated</li><li>• Overview of the Provincial Standardized EHC Plan</li></ul>	<ul style="list-style-type: none"><li>• Open enrolment guidelines to be provided</li><li>• PBC Microsite information update</li><li>• BlueRx introduction (<i>for those groups not currently using BlueRx</i>)</li></ul>	<ul style="list-style-type: none"><li>• Open enrolment begins</li><li>• Member memo provided for distribution</li></ul>	<ul style="list-style-type: none"><li>• September 1, 2017 effective date</li><li>• PBC CARESnet and PEBT.ca updated to reflect new plan</li><li>• Open enrolment deadline reminder: September 30<sup>th</sup></li></ul>

### **Pacific Blue Cross (PBC) Information microsite**

PBC has developed a website specifically for those groups that are participating in the Provincial Standardized Extended Health Care Plan to provide information regarding the plan design and answers to frequently asked questions. For those groups that do not currently have the BlueRx drug formulary, there is also information about the drug plan and a link to any prior approval forms members may need. Please check out this site at:

[www.pac.bluecross.ca/educationsupport](http://www.pac.bluecross.ca/educationsupport)

### **Open Enrolment Guidelines**

For those union locals that opted to participate in the Provincial Standardized Extended Health Care Plan, there will be an opportunity for those individuals that have previously waived their extended health care plan to enroll in this plan. **Please note that this only applies to extended health care and does not apply to dental coverage.**

To facilitate this process, open enrolment will begin May 15, 2017 and enrolment forms will need to be completed and submitted by the member to the school district benefits administrator no later than September 30, 2017. School district benefits administrators will submit these forms to Morneau Shepell for instructions and assistance with coordinating enrolment with PBC to ensure Late Applicant rules are not applied. The effective date of coverage for any members opting in during this open enrolment period will be September 1, 2017. If members are responsible for paying for a portion of the extended health plan premium, these will be required from September 1, 2017 onward.

Please note that if you are already enrolled in the extended health care plan you will not be required to complete an enrolment form. This process is only for those members and/or dependents that are currently not enrolled but would like to join the plan effective September 1, 2017.

If a member and/or dependent chooses to join the plan after the open enrolment period and the reason is not due to loss of coverage under another plan, Late Applicant rules will apply.

### **Frequently Asked Questions**

***Q: Can a member who was previously terminated from the plan due to reaching the extended health care plan's current maximum age be reinstated now that the Provincial Standardized Extended Health Care Plan has a termination age of retirement?***

**A:** Those members that were terminated from the extended health care plan due to reaching the maximum age of their current extended health plan and who still meet the eligibility requirements of the plan can be reinstated as of September 1, 2017. An enrolment form will need to be completed within the open enrolment period. Please note that this is only applicable to the extended health plan as of September 1, 2017. If the member's dental plan has a termination age, this still applies.

***Q: Can a member who was previously terminated from the extended health care plan due to reaching the lifetime maximum be reinstated now that the Provincial Standardized Extended Health Care Plan has an unlimited lifetime maximum?***

**A:** Those members who were terminated from the extended health care plan due to reaching the lifetime maximum of their current plan can be reinstated as of September 1, 2017 if they meet the eligibility requirements of the plan. An enrolment form will need to be completed within the open enrolment period.

***Q: How will the deductible of the plan be applied with the mid-year effective date of the Provincial Standardized Extended Health Care Plan?***

**A:** For most union locals, participating in the Provincial Standardized Extended Health Care Plan means an increase in the annual deductible. As of September 1, 2017, the \$100 annual deductible will need to be satisfied before any further claims are reimbursed. For example, if your current plan has a \$25 annual deductible and a member has already satisfied this prior to September 1<sup>st</sup>, the remaining \$75 of the deductible will need to be satisfied before any further claims are reimbursed.

Please note that if in any calendar year the eligible expenses incurred do not exceed the deductible, any portion incurred during the last 3 months of the calendar year will be applied to the deductible for the next calendar year. For example, if a member has \$75 left of their deductible to satisfy and only had \$50 of eligible expenses between October 1<sup>st</sup> and December 31<sup>st</sup> 2017 these eligible expenses will go toward the 2018 \$100 annual deductible. In this example, only \$50 of the 2018 deductible would be left to satisfy.

***Q: How will the maximum for eligible expenses such as paramedical practitioners and vision care be applied with the mid-year effective date of the Provincial Standardized Extended Health Care Plan?***

**A:** For union locals that opt into the Provincial Standardized Extended Health Care Plan, any eligible expenses incurred prior to September 1, 2017 will be adjudicated by PBC based on the current plan provisions. Any eligible expenses incurred on or after September 1, 2017 will be adjudicated based on the Provincial Standardized Extended Health Care Plan.

For example, if your current Psychologist maximum is \$100 per person per calendar year and a member has already been reimbursed \$100 for this service, if any further Psychologist services are received on or after September 1, 2017, they would be eligible up to an additional \$300 for the remainder of the year (as the calendar maximum for this service under the Provincial Standardized Extended health Care Plan is \$400 per person per calendar year).

Conversely, if the current Psychologist maximum per calendar year is \$500 and a member has already been reimbursed this maximum amount prior to September 1<sup>st</sup>, 2017, no further reimbursement will be provided for these services for the remainder of the year. The \$400 per person per calendar year will be reinstated at the beginning of the next calendar year.

***Q: If a union local did not have coverage for eye exams prior to joining the Provincial Standardized Extended Health Care Plan and incurred an expense for an exam prior to September 1, 2017, can this be claimed under the Provincial Standardized Extended Health Care Plan?***

**A:** No. Services provided prior to September 1, 2017 will be adjudicated by PBC based on the currently plan provisions. Only eligible expenses incurred on or after September 1, 2017 will be adjudicated based on the Provincial Standardized Extended Health Care Plan.

**Next Steps**

A memo, to be distributed to all members by school districts and union locals, will be provided at the beginning of May to outline the open enrolment process, provide answers to the frequently asked questions outlined in this memo and encourage members to visit the PBC microsite.

If you have any questions please contact the School District Administration Team at:

Email: [sdadministration@morneaushepell.com](mailto:sdadministration@morneaushepell.com)

Phone: 604-642-5231

Toll free: 1 866-408-6688