

Your Benefits at a Glance

For more detailed information about your benefits, check out the benefits guide on [MyHR](#).

- This benefits program applies to regular bargaining unit employees, including part-time employees and eligible auxiliary employees. You must enrol to be eligible for coverage.
- To enrol or to add or cancel dependents, complete and submit the electronic forms on Employee Self Service.
 - Access from work: <https://timepay.gov.bc.ca/>
 - Access from home: <https://timepayhome.gov.bc.ca/>
- If you are unable to access Employee Self Service, you can find the forms on [MyHR](#). Submit all forms to MyHR (see reverse for contact info).

Note: Because the Group Life Beneficiary Designation form is a legal document, you must print, sign and mail it to MyHR (see reverse for mailing address).

MEDICAL SERVICES PLAN	Coverage
Optional. Only enrol once in the plan to avoid paying unnecessary taxes.	MSP insures medically-required services provided by physicians and health care practitioners to all eligible British Columbians.

DENTAL PLAN*	Reimbursement	Coverage
Basic services	100%	Cleaning, polishing, topical fluoride – once every nine months for adults, once every six months for dependent children under 19
Major services	65%	Services required for reconstruction of teeth and for the replacement of missing teeth (e.g. crowns, bridges and dentures)
Orthodontic services	55%	Coverage for orthodontic services provided to maintain, restore or establish a functional alignment of the upper and lower teeth. Lifetime maximum is \$3,500/covered person.

EXTENDED HEALTH PLAN*	Coverage
Annual deductible	\$90
Reimbursement	Reimbursed at 80% for the first \$1,200 paid in a calendar year per person and then 100% for the balance of the year (subject to some restrictions and plan maximums).
Lifetime maximum	\$500,000
Prescription drugs	Covered drugs and medicines purchased from a licensed pharmacy, which are dispensed by a pharmacist, physician or dentist subject to PharmaCare's policies including reference based pricing and lowest cost alternative.
Vision	\$250/24 months for adults \$250/12 months for dependent children
Paramedical services (chiropractor, massage therapy, naturopathic physician, physiotherapy, podiatry)	<ul style="list-style-type: none"> • Chiropractor, naturopathic physician and podiatry: \$200/year/person or \$500/year/family. • Massage therapy: \$750/year/person • Physiotherapy: no maximum • Acupuncture: \$200/year/person or \$500/year/family <p>Except for acupuncture, claims will be reimbursed 80% of \$10 for the first six visits. After six visits, reimbursement will be 80% of the visit fee for further visits (subject to reasonable and customary limits) until maximum entitlement is reached. Acupuncture claims will be reimbursed 80% of the visit fee (subject to reasonable and customary limits) from the first visit.</p>

* See the benefits guide on MyHR or visit CARESnet on the Pacific Blue Cross website for more information about covered items and services under the extended health and dental plan.

BENEFITS PROGRAM FOR BARGAINING UNIT EMPLOYEES

EMPLOYEE BASIC LIFE INSURANCE (to age 65)	Premium	Coverage
Mandatory coverage	Premium for the first \$80,000 of insurance coverage is employer paid. Employee-paid monthly premium for coverage above \$80,000 is 18 cents per thousand dollars.	Coverage is equal to three times annual salary or employer-paid minimum coverage (\$80,000), whichever is greater. Includes accidental dismemberment insurance, loss of sight insurance, and a terminally ill advance payment.

OPTIONAL SPOUSE AND DEPENDENT LIFE INSURANCE	Premium	Coverage
Optional coverage	\$2.15/month	Life insurance in the amount of \$10,000 for spouse and \$5,000 per dependent child.

Tips

- - Log on to CARESnet through the Pacific Blue Cross website to submit eClaims. CARESnet provides online access to your personalized extended health and dental coverage and claims information. www.pac.bluecross.ca/members
- - Check out the Pharmacy Compass on the Pacific Blue Cross website. The Pharmacy Compass helps you get better value for your medications by comparing the price at different pharmacies across British Columbia. www.pac.bluecross.ca
- - Ask your doctor or pharmacist if there is a less expensive generic medication that is right for you.
- Don't forget to update your benefits coverage as your personal circumstances change. Visit [MyHR](#) for details.
- - Note: Naming a beneficiary for your Public Service Pension Plan is a separate process from nominating your group life insurance beneficiary. For more information, contact the Public Service Pension Plan. www.pensionsbc.ca

Contact

MyHR

Mailing address:

Benefits Service Centre
Block E, 2261 Keating Cross Road
Saanichton B.C. V8M 2A5

Phone:

1-877-277-0772 (toll free)
250-952-6000 (in Victoria or
Vancouver)

Fax:

604-320-4031

Website:

www.gov.bc.ca/myhr

Email:

[Ask MyHR](#)

Note: These plans are subject to change from time to time. In the event of any discrepancy or misunderstanding, benefits will be paid according to the applicable contracts, policies, plan documents and legislation.

Last updated: March 2016