

# Your Choices at a Glance



Where ideas work

# FLEXIBLE BENEFITS PROGRAM

A detailed Flexible Benefits Guide is available on MyHR. Remember, you have \$200 in general flex credits to spend in addition to the flex credits you receive towards the cost of MSP, extended health, dental and life insurance coverage. All costs shown are annual costs.

MEDICAL SERVICES PLAN	Waive	Option 1 (fully funded)
MSP coverage	No coverage	Coverage
Annual price (all family sizes)	\$117 CR	\$0

EXTENDED HEALTH PLAN <sup>1</sup>	Waive	Option 1	Option 2	Option 3 (fully funded)	Option 4	Option 5 (two year lock-in)
<b>Annual deductible</b>	N/A	\$80	\$200	\$80	\$0	\$0
<b>Reimbursement</b> (for most expenses, including prescription drugs)	N/A	20%	80% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	100%
<b>Vision</b> (visit CARESnet to confirm eligibility prior to purchase of vision care)	N/A	Adult: \$250/2 years Child: \$250/1 year	No coverage	Adult: \$250/2 years Child: \$250/1 year	Adult: \$500/2 years Child: \$500/1 year	Adult: \$500/2 years Child: \$500/1 year
<b>Paramedical services</b> (acupuncture, chiropractor, massage therapy, naturopathic physician, physiotherapy, podiatry)	N/A	All services combined: \$300/calendar year/person	All services combined: \$800/calendar year/person	Massage therapy: \$750/year/person Physiotherapy: No annual maximum All other services: • \$200/calendar year/person/service OR • \$500/calendar year/family/service	\$500/calendar year/person/service	\$500/calendar year/person/service
<b>Hearing aids</b> (visit CARESnet to confirm eligibility prior to purchase of hearing aids)	N/A	Adult: \$700 per ear/4 years Child: \$700 per ear/2 years	Adult: \$700 per ear/4 years Child: \$700 per ear/2 years	Adult: \$1,500 per ear/4 years Child: \$1,500 per ear/2 years	Adult: \$1,500 per ear/4 years Child: \$1,500 per ear/2 years	Adult: \$1,500 per ear/4 years Child: \$1,500 per ear/2 years
<b>Employee only</b>					<b>\$108</b>	<b>\$309</b>
<b>Employee + 1 dependent</b>	<b>\$300 CR</b>	<b>\$198 CR</b>	<b>\$135 CR</b>	<b>\$0</b>	<b>\$216</b>	<b>\$417</b>
<b>Employee + 2 or more dependents</b>					<b>\$324</b>	<b>\$525</b>

Annual Price

DENTAL PLAN	Waive	Option 1	Option 2	Option 3	Option 4 (fully funded)	Option 5	Option 6 (two year lock-in)
<b>Basic services</b> Recall = check-up/exam	N/A	20% Recall: Adult: 9 months Child: 6 months	80% Recall: Adult: 9 months Child: 6 months	100% Recall: Adult: 6 months Child: 6 months	100% Recall: Adult: 9 months Child: 6 months	100% Recall: Adult: 9 months Child: 6 months	100% Recall: Adult: 6 months Child: 6 months
<b>Major services</b>	N/A	50%	65%	No coverage	65%	75%	85%
<b>Orthodontic services</b> (Note: LTM = lifetime maximum)	N/A	50% (LTM = \$2,000)	No coverage	No coverage	55% (LTM = \$3,500)	No coverage	55% (LTM = \$5,000)
<b>Employee only</b>	<b>\$300 CR</b>	<b>\$195 CR</b>	<b>\$96 CR</b>	<b>\$75 CR</b>	<b>\$0</b>	<b>\$42</b>	<b>\$213</b>
<b>Employee + 1 dependent</b>						<b>\$84</b>	<b>\$426</b>
<b>Employee + 2 or more dependents</b>						<b>\$120</b>	<b>\$633</b>

Annual Price

<sup>1</sup> Effective January 1, 2016, lifetime maximum increases to \$500,000 per person.

<sup>2</sup> After \$1,000 has been paid for a person in a calendar year, further eligible expenses for that individual will be reimbursed at 100 per cent to plan limits.



Cost to you



Left-over flex credits

<b>EMPLOYEE BASIC LIFE INSURANCE<sup>3</sup></b>	<b>Option 1</b>	<b>Option 2 (fully funded)</b>	<b>Option 3</b>
<b>Coverage</b> (to age 65)	\$25,000	\$80,000	3x annual salary (minimum \$80,000)
<b>Annual price<sup>4</sup></b> (Plan member pays)	<b>\$118.80 CR</b>	<b>\$0</b>	<b>12 x (18 cents per \$1,000 of insurance coverage above \$80,000)</b>

<sup>3</sup>Evidence of insurability is not required on first enrolment, but it is required for future increases.

<sup>4</sup>Premiums for the first \$80,000 of life insurance are covered, which costs \$172.80 annually (\$14.40 monthly). Plan members pay the remaining premiums.

<b>OPTIONAL LIFE INSURANCE</b>	<b>Waive</b>	<b>Option 1</b>
<b>Employee</b> You must choose Option 3 of employee basic life insurance to apply for this coverage.	No coverage	Units of \$25,000 to \$1 million maximum
<b>Spouse</b>	No coverage	Units of \$25,000 to \$500,000 maximum
<b>Child</b>	No coverage	\$11.28 per unit of \$5,000 to maximum of \$20,000

**Note:** During initial enrolment, you and your spouse are eligible for up to \$50,000 of optional life insurance evidence free. Evidence of insurability is required for all future increases.

<b>OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE</b>	<b>Waive</b>	<b>Option 1</b>	<b>Rates for Option 1</b>
<b>Employee</b>	No coverage	Units of \$25,000 to \$500,000 maximum	<b>\$9.60</b> per unit of \$25,000
<b>Spouse</b>	No coverage	Units of \$25,000 to \$500,000 maximum	<b>\$9.60</b> per unit of \$25,000
<b>Child</b>	No coverage	Units of \$10,000 to \$250,000	<b>\$3.30</b> per unit of \$10,000 (single rate covers all listed children)

<b>OPTIONAL FAMILY FUNERAL BENEFIT</b>	<b>Waive</b>	<b>Option 1</b>
	No coverage	<ul style="list-style-type: none"> <li>\$10,000 spouse</li> <li>\$5,000 per child</li> </ul>
<b>Annual price</b>	\$0	<b>\$25.80</b>

<b>HEALTH SPENDING ACCOUNT (HSA)</b>	<b>Waive</b>	<b>Option 1</b>
	No HSA	Elect HSA and allocate a minimum of \$100 flex credits to it.

**Note:** You may only allocate funds to an HSA during initial enrolment and Open Enrolment.

● Cost to you      ● Left-over flex credits

<b>ANNUAL RATE FOR EACH UNIT (\$25,000) OF COVERAGE FOR OPTIONAL LIFE INSURANCE (NS=NON-SMOKER; S=SMOKER)</b>							
Gender\Age (yrs)	<b>Under 35</b>	<b>35 - 39</b>	<b>40 - 44</b>	<b>45 - 49</b>	<b>50 - 54</b>	<b>55 - 59</b>	<b>60 - 64</b>
<b>Female (NS)</b>	\$9	\$12	\$18	\$30	\$48	\$78	\$105
<b>Female (S)</b>	\$12	\$18	\$30	\$54	\$87	\$132	\$183
<b>Male (NS)</b>	\$15	\$15	\$21	\$45	\$84	\$138	\$183
<b>Male (S)</b>	\$30	\$33	\$54	\$99	\$168	\$285	\$381

### 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](http://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](http://www.pac.bluecross.ca)
- Ask your doctor or pharmacist if there is a less expensive generic medication that is right for you.
- Update your benefits coverage through Employee Self Service during Open Enrolment:
  - Access from work: <https://timepay.gov.bc.ca/>
  - Access from home: <https://timepayhome.gov.bc.ca/>
- **Note:** that 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](http://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](http://www.gov.bc.ca/myhr)

#### Email:

[Ask MyHR](#)

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**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.