

# BENEFITS PROGRAM FOR BARGAINING UNIT EMPLOYEES

## Your Benefits at a Glance (Effective January 1, 2024)

This benefits program applies to regular bargaining unit employees including part-time employees and eligible auxiliary employees. You must meet eligibility requirements and enrol to participate in this benefits program.

To enrol or to add or cancel dependants, 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/>

### Notes:

- If you are unable to access Employee Self Service, you can find the forms on [Careers & MyHR](#). Submit all forms to MyHR (see next page for contact info)
- The Group Life Beneficiary Designation form is a legal document; therefore, you must print, sign and mail the original form to MyHR (see next page for mailing address)

DENTAL PLAN	REIMBURSEMENT	COVERAGE
Basic Services	100%	Cleaning, polishing, topical fluoride – once every nine months for adults, once every six months for dependent children
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	
Annual Deductible	\$100
Reimbursement	Reimbursed at 80% for the first \$2,000 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	\$3 million (includes coverage for out-of-province or out-of-country medical emergencies)
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 (Includes acupuncture, chiropractor, massage therapy, naturopathic physician, physiotherapy & podiatry)	Acupuncture, Chiropractor, Naturopathic Physician and Podiatry: \$500/year/person  Massage therapy: \$750/year/person  Physiotherapy: \$2000/year/person  Reimbursement subject to reasonable and customary limits

EMPLOYEE BASIC LIFE INSURANCE (TO AGE 65)	PREMIUM	COVERAGE
Mandatory Coverage	Premium for the first \$100,000 of insurance coverage is employer-paid. Employee-paid monthly premium for coverage above \$100,000 is 9 cents per thousand dollars	Coverage is equal to three times annual salary or employer-paid minimum coverage (\$100,000), whichever is greater. Includes accidental dismemberment insurance, loss of sight insurance, and a terminally ill advance payment

OPTIONAL LIFE INSURANCE	UNITS OF	MAXIMUM
<b>You</b>	\$25,000	\$1 million
<b>Your Spouse</b>	\$25,000	\$500,000
<b>For All Your Dependant Children</b>	\$5,000	\$20,000 (Cost for all dependent children is \$11.28 per unit of \$5,000)

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE	UNITS OF	MAXIMUM	ANNUAL RATE PER UNIT OF \$25,000
<b>You</b>	\$25,000	\$500,000	\$9.60
<b>Your Spouse</b>	\$25,000	\$500,000	\$9.60
<b>For All Your Dependant Children</b>	\$10,000	\$250,000	\$3.30

For questions about extended health and dental claims, contact:

#### Canada Life

Mailing address:  
PO Box 3050, Station Main  
Winnipeg, MB R3C 0E6

Phone:  
Toll-free: 1-855-644-0538

Website: [canadalife.com](http://canadalife.com)

My Canada Life at Work:  
<https://mycanadalifeatwork.com>

#### Optional Emergency Travel Medical Benefit

Phone  
Toll-free: 1-800-565-4066

Website: <https://www.e-benefit.com/en/bctravel>

For all other enquires, contact:

#### MyHR

Mailing address:  
Benefits Service Centre  
Block E, 2261 Keating Cross Road  
Saanichton, BC V8M 2A5

Phone:  
Toll-free: 1-877-277-0772  
Victoria or Vancouver: 250 952-6000

Callers from outside BC:  
Call Enquiry BC at 604-660-2421 and ask to be transferred to MyHR at 1-877-277-0772

Fax: 604-320-4031

Website: [Careers & MyHR](#)

Email: [AskMyHR](#)

Annual Rate for Each Unit (\$25,000) of coverage for OPTIONAL LIFE INSURANCE (NS=Non-smoker; S=Smoker)							
Sex/Age (yrs)	Under 35	35-39	40-44	45-49	50-54	55-59	60-64
<b>Female (NS)</b>	\$9	\$12	\$18	\$30	\$48	\$84	\$108
<b>Female (S)</b>	\$12	\$18	\$30	\$60	\$90	\$138	\$192
<b>Male (NS)</b>	\$18	\$18	\$24	\$48	\$87	\$144	\$189
<b>Male (S)</b>	\$30	\$36	\$60	\$102	\$177	\$294	\$396

OPTIONAL FAMILY FUNERAL BENEFIT Life insurance in the amount of \$10,000 for spouse and \$5,000 per dependent child.	
<b>Premium</b>	\$2.16/month (\$25.92/year)

**During initial enrolment**, employees have 31 days to apply for up to \$50,000 of employee optional and/or spouse life insurance evidence free. Evidence of insurability is required for all future increases. Applications must be approved before coverage can begin.

#### Tips

Log on to [My Canada Life at Work](#), Canada Life's plan member website to submit eClaims. My Canada at Work provides online access to your personalized extended health and dental coverage and claims information.

Claiming deadline for extended health and dental is 15 months from the date the expense was incurred.

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 [Careers & MyHR](#) for details.

Remember to designate a beneficiary for your group life insurance.

**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](#).



Where ideas work

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