



Where ideas work

2023

Benefits Guide

A Guide to Benefits for Bargaining Unit Employees in the BC Public Service

Effective January 1, 2023



Contents

| | |
|-------------------------------------------------------------|----|
| Introduction to Benefits for Bargaining Unit Employees..... | 6 |
| Value of Your Benefits Program..... | 6 |
| Program Overview..... | 6 |
| The plans..... | 7 |
| Core benefits | 7 |
| Optional benefits | 7 |
| Who is Eligible for Benefits? | 7 |
| Employees | 7 |
| Spouse..... | 8 |
| Dependent children | 8 |
| Dependent children over 19..... | 9 |
| When Does Coverage Begin? | 10 |
| How to Enrol | 12 |
| How to enrol for the first time..... | 12 |
| Choosing life insurance coverage | 13 |
| Evidence of insurability (good health)..... | 14 |
| PharmaCare registration..... | 15 |
| How to Update Your Coverage..... | 15 |
| Baby enrolment or addition of newborn | 17 |
| Effective dates of coverage | 17 |
| Benefits at a Glance..... | 18 |
| Medical Services Plan..... | 20 |
| Impact to extended health plan | 20 |
| New or returning to B.C. | 21 |
| Leaving B.C. | 21 |

| | |
|----------------------------------------------------------------------------------------------|----|
| Questions..... | 21 |
| Extended Health Plan..... | 22 |
| Overview..... | 22 |
| Reimbursement | 22 |
| What’s covered by your extended health plan?..... | 22 |
| Extended health general exclusions..... | 31 |
| Out-of-province/out-of-country emergency coverage under the extended health group plan | 32 |
| Eligible emergency out-of-province/out-of-country expenses..... | 33 |
| Exclusions | 34 |
| Business travel medical insurance | 34 |
| Optional medical travel insurance | 34 |
| Travel Assistance..... | 35 |
| Out-of-country non-emergency coverage | 36 |
| Prior Authorization and Specialty Drugs..... | 36 |
| How prior authorization works | 36 |
| Why we require prior authorization..... | 37 |
| Drugs requiring prior authorization | 37 |
| How to request prior authorization | 37 |
| Notification regarding the claim decision | 38 |
| Specialty drug program | 38 |
| How the specialty drug program works | 39 |
| Prescription drug coverage: BC Public Service extended health plan | 39 |
| What is BC PharmaCare and how does it coordinate with your drug plan? | 39 |
| How does PharmaCare know how to calculate my deductible?..... | 40 |
| What if I haven't registered with Fair PharmaCare?..... | 40 |
| What's the Low Cost Alternative (LCA) Program? | 41 |
| What's the Reference Drug Program (RDP)? | 41 |

Can I get fully reimbursed for a non-reference drug within the Reference Drug Program if my doctor thinks it's medically necessary? 42

What if I'm already at the pharmacy and realize that my doctor prescribed a non-reference drug? What can I do to get the drug changed to a fully covered drug? 42

BC PharmaCare's Special Authority drugs..... 43

Dental Plan..... 43

 Overview..... 43

 What's covered by your dental plan? 44

 Reimbursement..... 44

Basic services 44

 Diagnostic services 44

 Preventative services 45

 Restorative services 45

 Surgical services..... 45

 Endodontics..... 45

 Periodontal services..... 45

 Replacement and repairs 46

 Recall check-up schedule 46

Major services 46

 Restorative services 46

 Fixed prosthetics 47

 Removable prosthetics 47

 Replacement and repairs 47

 Plan limits..... 47

Orthodontic services 47

 Pre-approval 47

 Reimbursement..... 48

Dental general limitations 48

| | |
|-------------------------------------------------------------------------|----|
| Life Insurance Plans | 49 |
| Overview | 49 |
| Details to consider | 50 |
| The importance of designating a beneficiary | 50 |
| Changes in insurance | 50 |
| Converting to an individual plan | 51 |
| Employee Basic Life Insurance (to age 65)..... | 51 |
| Important information | 51 |
| For employees working past age 65 | 51 |
| For employees who retire before age 65..... | 51 |
| Premiums..... | 52 |
| Limitations | 52 |
| Other benefits included in the Employee Basic Life Insurance plan | 52 |
| Accidental Dismemberment & Loss of Sight..... | 52 |
| Advance payment for terminally ill employees..... | 53 |
| Funeral advance | 53 |
| Optional life insurance plans..... | 54 |
| Employee Optional Life Insurance | 54 |
| Spouse Optional Life Insurance Benefit | 54 |
| Child Optional Life Insurance Benefit | 55 |
| Initial enrolment..... | 55 |
| Waiver of premium benefit on optional life insurance | 55 |
| Suicide limitation on optional insurance | 55 |
| Optional Family Funeral Benefit plan..... | 56 |
| Optional Accidental Death & Dismemberment Insurance (AD&D)..... | 56 |
| Important definitions regarding loss..... | 56 |
| Eligible injuries | 57 |
| Benefits | 57 |

| | |
|---------------------------------------------------------------------------------------------------------------------------|----|
| Surgical reattachment | 59 |
| Other benefits | 59 |
| Accidental Dismemberment & Loss of Sight coverage and Optional Accidental Death & Dismemberment coverage limitations..... | 60 |
| How to Make a Claim | 61 |
| My Canada Life at Work | 61 |
| Pay Direct..... | 62 |
| Extended health and drugs | 63 |
| Dental..... | 63 |
| Deadlines | 64 |
| Life insurance..... | 64 |
| Coordination of benefits | 64 |
| Work Status Changes..... | 65 |
| When does Coverage End?..... | 71 |
| Extended health and dental plans | 71 |
| Employee Basic Life and Optional Family Funeral Benefit | 71 |
| Optional Life and Optional AD&D Insurance | 72 |
| Coverage for eligible dependants..... | 72 |
| Converting to individual benefits plans..... | 73 |
| Converting your individual life insurance plans..... | 73 |
| Converting your spouse's optional life insurance..... | 74 |
| Individual extended health and dental plans..... | 74 |
| Glossary..... | 75 |
| Contacts and Resources | 81 |
| Optional emergency travel medical benefits | 81 |
| How to submit forms..... | 81 |
| Other questions | 81 |

Introduction to Benefits for Bargaining Unit Employees

This guide provides a comprehensive overview of the health and life insurance benefits program for Bargaining Unit employees. Share the details with your family so you can make the most of your benefits program.

The information provided in this guide is intended to accurately summarize the terms and provisions of the Bargaining Unit Benefits Plan.

In the event of any conflict between the contents of this guide and the actual plans, contracts or regulations, the provisions outlined in those documents apply.

Value of Your Benefits Program

Benefits are an important part of your total compensation package. There's no cost to you to participate in the Extended Health and Dental Plan. The reimbursements you receive under the plan for eligible items and services are paid for by the employer (up to plan limits).

The Employee Basic Life Insurance Plan provides employee life insurance at a reasonable group premium rate and a portion of your premium is paid by your employer.

On average, your benefits add over 20% to your overall compensation.

Program Overview

Your health and life insurance benefits program consists of the following benefit plans that fall into the categories of **Core** and **Optional** plans. Employee Basic Life Insurance is mandatory. You can waive coverage in any of the remaining plans.

The plans

Core benefits

- Extended health plan
- Dental plan
- Employee Basic Life Insurance (mandatory, but ends when you turn 65)

Optional benefits

- Optional Family Funeral Benefit
- Employee Optional Life Insurance
- Spouse Optional Life Insurance
- Child Optional Life Insurance
- Employee Optional Accidental Death & Dismemberment Insurance
- Spouse Optional Accidental Death & Dismemberment Insurance
- Child Optional Accidental Death & Dismemberment Insurance

Who is Eligible for Benefits?

Employees

This benefits program applies to:

- Regular Bargaining Unit employees, including part-time employees
- Auxiliary employees who've completed 1,827 hours of work in 33 pay periods with the same ministry
- Auxiliary employees (BCGEU only) who have worked 3 consecutive years with the same ministry without a loss of seniority and have 1,200 hours of straight time in the past 26 pay periods
- Auxiliary employees who are not eligible for health and welfare benefits receive a compensation allowance as calculated in accordance with the main agreement

You must enrol to be eligible for coverage.

You can extend your benefits to your spouse and to children who meet eligibility requirements. You must enrol your dependants to receive coverage.

Spouse

Your legal or common-law spouse (same or opposite sex) who's living with you is eligible for coverage. By enrolling your common-law spouse in your benefits plans, you're declaring that person as your common-law spouse, and that you've been living in a common-law relationship or cohabiting for at least 12 months. The cohabitation period may be less than 12 months if you claimed your common-law spouse's child/children for tax purposes. A separate form is not required.

If your spouse is also a BC Public Service employee or is enrolled in a benefits program with an employer outside of the BC Public Service, you can both enrol in your benefits plans, listing the other as a dependant. You may be able to submit your extended health and dental receipts to both plans and receive up to 100% reimbursement (to plan limits) of your eligible expenses.

If you separate from your spouse, they're no longer eligible for coverage under your benefits plan. Any terms and conditions under separation and divorce agreements are the responsibility of the employee, not the employer. Once a common-law spouse has been enrolled in your benefits plan, a different common-law spouse and any eligible dependants may be enrolled in the plan 12 calendar months after you've cancelled coverage for the previous common-law spouse and applicable dependants. The waiting period doesn't apply when you are going from legal spouse to a common-law spouse, legal spouse to legal spouse, or common-law spouse to a legal spouse. You're responsible for cancelling your spouse's coverage when they're no longer eligible for coverage.

Dependent children

Children (natural, adopted, stepchildren or legal wards) are eligible for coverage if they're unmarried/not in a common-law relationship, mainly supported by you, dependants for income tax purposes, and any of the following:

- Under the age of 19
- Under the age of 25 and in full-time attendance at a school, university or vocational institution which provides a recognized diploma, certificate or degree
- Mentally or physically disabled and past the maximum ages stated above. This only applies if they became disabled before reaching the maximum ages, if the disability has been continuous and if the child is covered as a dependant on the employee's benefits when disabled dependant status was approved. The child, upon reaching the maximum age, must still be incapable of self-sustaining employment and must be completely dependent on you for support and maintenance

- Residing with your former spouse who's not eligible for health and dental coverage

A grandchild is not an eligible dependant unless adopted by, or a legal ward of, the employee or the employee's spouse.

Dependent children over 19

Extended health and dental coverage for a dependent child will automatically end on the date the child turns 19 unless you certify that your child is in full-time attendance at a school, university or vocational institution which provides a recognized diploma, certificate or degree or your child has been approved for coverage as a disabled dependant prior to becoming ineligible for coverage as a dependant child or student.

To certify your child as an eligible student before they turn 19:

- You'll receive a Confirmation of Dependant Eligibility form from Canada Life
- Submit your Confirmation of Dependant Eligibility form back to Canada Life as per instructions in the letter

In subsequent years, return the Confirmation of Student Eligibility form back to Canada Life **before September 30**, advising that your child is still a full-time student.

Include your child's name, date of birth and the school they're attending. You're responsible for cancelling coverage for dependent children who are no longer eligible for coverage. Coverage for a dependent child with full-time student status will automatically end at age 25 unless the child has disabled status.

To apply for disabled dependant status, you must complete the Application for [Over-Age Dependant Coverage](#) form and forward the completed form to Canada Life as per instructions on the form.

Optional life insurance plans do not end automatically; therefore, you must cancel them when your dependants are no longer eligible for coverage under your benefit plan.

When Does Coverage Begin?

| Benefit | Regular employee | Auxiliary employee |
|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Extended health and dental plans | <ul style="list-style-type: none"> You can enrol immediately Coverage begins on the first day of the month after completion of 3 full calendar months of regular employment, or upon enrolment, whichever is later | <ul style="list-style-type: none"> You can enrol after meeting eligibility requirements Coverage begins the first day of the month after meeting eligibility requirements or upon enrolment, whichever is later |
| Employee Basic Life Insurance plan | <ul style="list-style-type: none"> There is no need to enrol It's recommended that you designate a beneficiary; otherwise, it'll default to your estate Coverage begins immediately | <ul style="list-style-type: none"> There is no need to enrol once you meet the eligibility requirements It's recommended that you designate a beneficiary; otherwise, it'll default to your estate Coverage begins immediately upon meeting eligibility requirements |
| Optional Family Funeral Benefit | <ul style="list-style-type: none"> You can enrol immediately You must enrol within 31 days of hire or within 60 days of acquiring your first dependant; otherwise, it'll be considered waived If selected, coverage begins immediately | <ul style="list-style-type: none"> You can enrol after meeting eligibility requirements You must enrol within 31 days of meeting eligibility requirements or within 60 days of acquiring your first dependant; otherwise, it'll be considered waived If selected, coverage begins immediately |

| Benefit | Regular employee | Auxiliary employee |
|------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Optional Life and Optional Accidental Death & Dismemberment (AD&D) Insurance | <ul style="list-style-type: none"> You can enrol immediately You must enrol within 31 days of hire; otherwise it'll be considered waived You must list which dependants you wish to cover under each insurance plan If selected, coverage begins immediately, except where evidence of insurability and approval is required Coverage will begin once approval is granted by the carrier | <ul style="list-style-type: none"> You can enrol after meeting eligibility requirements You must enrol within 31 days of becoming eligible; otherwise it'll be considered waived You must list which dependants you wish to cover under each insurance plan If selected, coverage begins immediately, except where evidence of insurability and approval is required Coverage will begin once approval is granted by the carrier |

Coverage for eligible dependants is effective on the date on which your coverage is effective, or on the first of the month following the date the enrolment form is received by the Benefits Service Centre, whichever is later.

Where evidence of insurability and approval is required, coverage will begin once approval is granted by the carrier. Ensure that the amount on the evidence of insurability form matches the amount of insurance that you have applied for.

Verify that the coverage is in effect prior to using the services.

To check that coverage is in place after you've enrolled, log into Time and Pay > Employee Self Service > Benefits Summary.

- [Time and Pay: from work](#)
- [Time and Pay: from home](#)

For questions regarding coverage, submit an AskMyHR service request, using the categories Myself (or) My Team or Organization > Benefits > Bargaining Unit Employees.

How to Enrol

How to enrol for the first time

During initial enrolment, you can enrol for extended health and dental immediately, even if you are serving a waiting period. Extended health and dental coverage will not be effective until your waiting period is over.

For the optional life insurance plans, you must enrol within 31 days of hire as a regular employee, or within 31 days of the day you reach your hours for benefits as an auxiliary employee for the optional life insurance plans; otherwise, they will be considered waived.

The optional life insurance plans available are:

- Optional Family Funeral Benefit
- Employee Optional Life Insurance
- Spouse Optional Life Insurance
- Child Optional Life Insurance
- Employee Optional Accidental Death & Dismemberment Insurance
- Spouse Optional Accidental Death & Dismemberment Insurance
- Child Optional Accidental Death & Dismemberment Insurance

After your initial enrolment, you won't be able to make changes to your optional life insurance plans until the annual enrolment period, or until you have an eligible life event.

There is no need to enrol for employee basic life insurance. You're automatically enrolled if you're under age 65. It is recommended that you complete the Group Life Beneficiary Designation form, otherwise your life insurance will default to your estate.

Employees can enrol online through Time and Pay > Employee Self Service > Benefits Summary. By enrolling online, you will be able to track the status of your application through [AskMyHR](#). Complete all forms that are applicable, and you must save them before submitting them.

- [Time and Pay: from work](#)
- [Time and Pay: from home](#)

If you don't have access to Employee Self Service, complete the manual forms below that are applicable and send them to the Benefits Service Centre for processing through an AskMyHR service request. Use the categories Myself (or) My Team or Organization > Benefits > Submit a Health Benefit Form/Application.

The original Group Life Beneficiary Designation form must be mailed to the address on the top of the form.

The Evidence of Insurability form should be sent directly to Canada Life. Submission information is on the form.

- [Bargaining Unit Benefits Program Enrolment/Change form](#)
- [Group Life Beneficiary Designation](#)
- [Evidence of Insurability](#)

Choosing life insurance coverage

If you're under age 65, you're automatically enrolled in Employee Basic Life Insurance, as a condition of employment. You may want to designate a beneficiary (otherwise it defaults to your estate).

Carefully consider the life insurance available to you during initial enrolment, especially if you (or your spouse) have medical conditions that may prevent you from increasing your life insurance in the future.

The optional life insurance plans available are:

- Optional Family Funeral Benefit
- Employee Optional Life Insurance
- Spouse Optional Life Insurance
- Child Optional Life Insurance
- Employee Optional Accidental Death & Dismemberment Insurance
- Spouse Optional Accidental Death & Dismemberment Insurance
- Child Optional Accidental Death & Dismemberment Insurance

Premiums for these plans can be found under the '[Choices at a glance](#)' section.

Evidence of insurability (good health)

Not required:

- Up to \$50,000 of optional life insurance for yourself and/or your spouse on initial enrolment only
- Child Optional Life Insurance initial enrolment and subsequent increases
- Accidental Death & Dismemberment Insurance initial enrolment and subsequent increases
- Family Funeral Benefit initial enrolment and subsequent enrolment

Required:

- If you choose more than \$50,000 of optional life insurance for yourself and/or your spouse during your initial enrolment
- All other increases in life insurance for yourself and/or your spouse

Remember to list your dependants and select them for the benefit on the enrolment form.

To have dependants covered under extended health and dental, you must record their information in the 'Dependent' section of the enrolment form and select the dependants you wish to cover under each benefit plan. Take the time to ensure that your dependant information is correct and that you've selected the right dependant(s) for coverage in each plan.

Be sure to designate beneficiaries for your Employee Basic and Optional Life Insurance.

Complete, sign and date a [Group Life Beneficiary Designation Form](#). If you don't designate your beneficiary by submitting the signed form, benefits will be paid to your estate in the event of your death. Beneficiary designations are not effective until the completed and signed **original** form has been received by MyHR.

Submit forms through [AskMyHR](#) using the categories Myself (or) My Team or Organization > Benefits > Submit a Health Benefit Form/Application.

Because the Group Life Beneficiary Designation form is a legal document, you must print, sign, date and mail the original document to:

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

Once your applications have been processed, you can log into Employee Self Service at any time to view your Benefits Summary (except for your life insurance beneficiaries).

Time and Pay > Employee Self Service > Benefit Summary.

- [Time and Pay: from work](#)
- [Time and Pay: from home](#)

Waiting periods may apply and you should verify coverage is in effect prior to purchasing items or services.

PharmaCare registration

All plan members must sign up for [PharmaCare](#). This will assist with prescription coverage, limiting the impact on your lifetime maximum. **Do not submit this form to MyHR.**

How to Update Your Coverage

If you want to add or cancel dependants after your initial enrolment or make changes to optional life insurance due to an eligible life event or during the annual enrolment period, you'll need to complete and submit the applicable forms.

If you are making changes to your optional life insurance due to an eligible life event or annual enrolment, ensure you complete the application form with your employer as well as the evidence of insurability form (if applicable) for Canada Life. The amount of insurance that you're applying for must indicate the **total amount of coverage** you want on the employer application form (for example: if you currently have \$100,000 optional spouse life insurance and you want to increase it to \$250,000, you must indicate \$250,000 and not only the increased amount of \$150,000).

Employees can update their coverage online through Time and Pay > Employee Self Service > Benefits Summary. By enrolling online, you can track the status of your application through [AskMyHR](#). Complete all forms that are applicable, and you must save them before submitting them.

- [Time and Pay: from work](#)
- [Time and Pay: from home](#)

If you don't have access to Employee Self Service, complete the manual forms below that are applicable and send them to the Benefit Service Centre for processing through an [AskMyHR](#) service request. Use the categories Myself (or) My Team or Organization > Benefits > Submit a Health Benefit Form/Application.

The original Group Life Beneficiary Designation form must be mailed to the address on the top of the form.

The Evidence of Insurability form should be sent directly to Canada Life. Submission information is on the form.

- [Bargaining Unit Benefits Program Enrolment/Change form](#)
- [Group Life Beneficiary Designation](#)
- [Evidence of Insurability](#)

Your benefits will be effective on the first of the month following your application. Changes in coverage take effect as they occur, provided that you're actively at work.

Waiting periods may apply and you should verify that coverage is in effect prior to purchasing items or services.

There are 2 opportunities where you can update your optional life insurance plans after your initial enrolment (evidence of insurability may be required).

- Once a year during the annual enrolment, for the change to be effective April 1 of that year, applications must be received by the end of the second week of March

The optional life insurance plans available are:

- Optional Family Funeral Benefit
- Employee Optional Life Insurance
- Spouse Optional Life Insurance
- Child Optional Life Insurance

- Employee Optional Accidental Death & Dismemberment Insurance
 - Spouse Optional Accidental Death & Dismemberment Insurance
 - Child Optional Accidental Death & Dismemberment Insurance
- During an eligible life event which allows you to make changes to your optional life insurance within 60 days of the event. Life events include:
 - Marriage or entering a common-law relationship
 - Divorce, separation or the end of a common-law relationship
 - Birth or adoption of a child
 - Loss of a child's status as a dependant (marriage, age limit, no longer a student)
 - Change in your child's eligibility that allows coverage under the program
 - Your spouse gains or loses benefits coverage
 - Death of a spouse or child

Baby enrolment or addition of newborn

The easiest way to enrol your newborn for the Medical Services Plan (MSP) is to complete the [Online Birth Registration](#) through the Vital Statistics Agency. They will send your baby's information to Health Insurance BC (HIBC).

Effective dates of coverage

Changes will be effective on the appropriate date based on annual enrolment, an eligible life event, or the approval of evidence of good health for life insurance.

- Changes made during annual enrolment will be effective April 1
- Changes made as a result of an eligible life event will be effective on either the date of the life event or the form signature date, whichever is later provided either date occurs within 60 days of the life event. If a life event is reported more than 60 days after the event, changes to your options won't be permitted at that time
- Exceptions, backdating and retroactive adjustments won't be made
- Review your coverage and make changes during the enrolment period or as soon as possible after the eligible life event to ensure that [AskMyHR](#) receives your benefits change forms no later than 60 days from the date of the event

Benefits at a Glance

| Extended health plan | Coverage |
|----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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 | \$250/24months for adults \$250/12 months for dependent children |
| Paramedical services (chiropractor, massage therapy, naturopathic physician, physiotherapy, podiatry) | Acupuncture, chiropractor, naturopathic physician and podiatry: \$500/year/person Massage therapy: \$750/year/person Physiotherapy: \$2,000/year/person Reimbursement subject to reasonable and customary limits |

| Dental plan | Reimbursement | Coverage |
|----------------------|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Basic services | 100% | Cleaning, polishing, topical fluoride: once every 9 months for adults, once every 6 months for dependent children |
| Major services | 65% | Services required for reconstruction of teeth and for the replacement of missing teeth (for example: 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 |

| 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 12 cents per thousand dollars | Coverage is equal to 3 times annual salary or employer-paid minimum coverage (\$100,000), whichever is greater. Includes accidental dismemberment insurance, loss of sight insurance, and terminally ill advance payment |

| Optional Family Funeral Benefit | Premium | Coverage |
|---------------------------------|---------------------------------|-------------------------------------------------------------------------------------|
| Optional coverage | \$2.33 / month (\$27.96 / year) | Life insurance in the amount of \$10,000 for spouse and \$5,000 per dependent child |

| Optional Life Insurance | Units of | Maximum |
|---------------------------------|----------|---------------------------------------------------------------------------|
| You | \$25,000 | \$1 million |
| Your spouse | \$25,000 | \$500,000 |
| For all your dependent children | \$5,000 | \$20,000 (Cost for all dependent children is \$11.28 per unit of \$5,000) |

| Annual rate for each unit (\$25,000) of coverage for Optional Life Insurance (NS=Non-smoker; S=Smoker) | | | | | | | |
|--------------------------------------------------------------------------------------------------------|----------|----------|----------|----------|----------|----------|----------|
| Gender/ age (yrs) | Under 35 | 35 to 39 | 40 to 44 | 45 to 49 | 50 to 54 | 55 to 59 | 60 to 64 |
| Female (NS) | \$9 | \$12 | \$18 | \$30 | \$48 | \$84 | \$108 |
| Female (S) | \$12 | \$18 | \$30 | \$60 | \$90 | \$138 | \$192 |
| Male (NS) | \$18 | \$18 | \$24 | \$48 | \$87 | \$144 | \$189 |
| Male (S) | \$30 | \$36 | \$60 | \$102 | \$177 | \$294 | \$396 |

During initial enrolment, employees have 31 days to apply for up to \$50,000 of Employee

Optional and/or Spouse Optional Life Insurance evidence free.

Evidence of insurability is required for any amounts over \$50,000 during initial enrolment and for all future increases. Applications must be approved before coverage can begin.

| Optional Accidental Death & Dismemberment | Units of | Maximum | Annual rate per unit |
|-------------------------------------------|----------|-----------|----------------------|
| You | \$25,000 | \$500,000 | \$9.60 |
| Your spouse | \$25,000 | \$500,000 | \$9.60 |
| For all your dependent children | \$10,000 | \$250,000 | \$3.30 |

Tips

- To submit eClaims, register and log on to [My Canada Life at Work](#), Canada Life’s plan member website to submit eClaims. My Canada Life 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’s a less expensive generic medication that is right for you
- Do not forget to update your benefits coverage as your personal circumstances change
- 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](#)

Medical Services Plan

The Medical Services Plan (MSP) of B.C. insures medically required services provided by physicians to all eligible British Columbians.

Impact to extended health plan

All British Columbia residents must be covered under the Medical Services Plan (MSP). You

Bargaining Unit Benefits Plan

must be enrolled in MSP to be eligible for out-of-province/out-of-country emergency medical coverage under the extended health plan. You must also be registered for [PharmaCare](#) to assist with prescription coverage, limiting the impact on your lifetime maximum.

New or returning to B.C.

If you're new or returning to B.C, there's a waiting period that lasts the rest of the month after arrival, plus 2 full months. To be enrolled in MSP, individuals must complete a 2-step process as soon as they arrive in order for the application to be processed and to ensure coverage is not delayed.

The 2-step process requires that individuals:

- First visit an ICBC office to obtain a BC Services card
- Then apply for MSP coverage

More information on this process is available on the [How to Apply](#) page on MSP's website.

Leaving B.C.

Leaving British Columbia temporarily can impact your continued coverage under MSP. More information related to both temporary and permanent absences from B.C. is available in the [Leaving B.C.](#) brochure.

To request MSP account changes (for example: address changes, adding or removing dependants or re-certifying your child as a full-time student) and/or to submit documentation online, please visit <http://www.gov.bc.ca/managingyourmspaccount>.

Questions

Please visit <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents> or contact Health Insurance BC.

Health Insurance BC

PO Box 9035 Stn Prov Govt
Victoria BC V8W 9E3

Lower Mainland: 604-683-7151 Elsewhere in B.C.: (Toll-free) 1-800-663-7100

Extended Health Plan

The extended health plan is designed to partially reimburse you for a specific group of medical expenses which are not covered by the Medical Services Plan or the PharmaCare program.

Overview

Canada Life administers your extended health plan on behalf of your employer. Detailed descriptions of expenses eligible for reimbursement under this plan are provided in the table on the following pages.

There's a lifetime maximum of \$3 million per covered person, which includes coverage for out-of-province or out-of-country medical emergencies. This lifetime maximum may be reinstated after paying for any one serious illness based on satisfactory evidence provided by the employee to the carrier of complete recovery and return to good health.

This is an employer-paid, non-taxable benefit.

Reimbursement

Before you receive reimbursements, you must fulfil the \$100 annual deductible unless you're claiming for reimbursement of an expense not subject to the annual deductible.

Unless otherwise stated, you'll be reimbursed at 80% of 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).

It's your responsibility to verify that an item or service is covered prior to purchase.

Contact Canada Life if the item is not listed in this guide. It's recommended that you get an expense pre-approved if the cost is over \$1,000.

What's covered by your extended health plan?

The following is a list of expenses eligible for reimbursement under the extended health plan when incurred as a result of a necessary treatment of an illness or injury and, where applicable, when ordered by a physician and/or surgeon. Check [My Canada Life at Work](#) for detailed information or contact Canada Life at 1-855-644-0538.

| Feature | Coverage |
|-------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Accidental injury to teeth | <p>Dental treatment by a dentist or denturist for the repair or replacement of natural teeth or prosthetics, which is required and performed and completed within 52 weeks after an accidental injury that occurred while covered under this plan. No reimbursement will be made for temporary, duplicate, or incomplete procedures, or for correcting unsuccessful procedures. Expenses are limited to the applicable fee guide or schedule.</p> <p>Accidental means the injury was caused by a direct external blow to the mouth or face resulting in immediate damage to the natural teeth or prosthetics and not by an object intentionally or unintentionally being placed in the mouth.</p> |
| Acupuncture | <p>Acupuncture treatments performed by a medical doctor or an acupuncturist registered with the College of Traditional Chinese Practitioners and Acupuncturists of British Columbia. See the 'Paramedical services' section of this table for information about reasonable and customary limits. Coverage is \$500/year/person.</p> |
| Braces, prosthetics and supports | <p>To be eligible for reimbursement, you must include a practitioner's note for all prosthetics, braces and supports to confirm the medical need for the device. Accepted practitioners include licensed chiropractors, physiotherapists, and physicians. The prescription must include the medical condition and the braces must contain rigid material.</p> |
| Breast prosthetics | <p>See the 'Mastectomy forms and bras' section of this table for information.</p> |
| Chiropractor | <p>Chiropractic treatments performed by a chiropractor registered with the College of Chiropractors of British Columbia. See the 'Paramedical services' section of this table for information about reasonable and customary limits. Coverage is \$500/year/person.</p> <p>X-rays taken by a chiropractor are not eligible for reimbursement.</p> |
| Contraceptives | <p>Please contact Canada Life or log into My Canada Life at Work for Plan Members and enter the product DIN to confirm if the prescribed contraceptive is covered.</p> |
| Counselling (registered clinical counsellor, registered clinical) | <p>Service fees of a recognized social worker, registered clinical psychologist or counsellor payable to a maximum of \$750/year/covered individual. The practitioner must be registered in the province where the service is rendered.</p> |

| Feature | Coverage |
|------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>psychologist, recognized social worker)</p> | <p>To determine if a psychologist is registered for claiming purposes, contact the College of Psychologists of BC at 604-736-6164 (toll free 1-800-665-0979) or use the searchable registry at https://www.psychologists.bc.ca/find_psychologist.</p> <p>To determine if a counsellor is registered for claiming purposes, contact the BC Association of Clinical Counsellors at 250-595-4448 (toll free 1-800-909-6303) or use the searchable registry at https://bcacc.ca/counsellors/.</p> <p>To determine if a social worker is qualified for claiming purposes, contact the BC College of Social Workers at 604-737-4916 (toll free 1-877-576-6740) or use the searchable registry at https://onlinememberservice.bccsw.ca/webs/bccsw/register/#/.</p> <p>Visit Careers & MyHR for information about short-term counselling available through the Health and Well-being program.</p> |
| <p>Drugs and medicines</p> | <p>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.</p> <p>Drugs and medicines include:</p> <ul style="list-style-type: none"> • Injectables provided by a medical practitioner and drugs used by a medical practitioner when providing services under circumstances whereby the drug isn’t otherwise provided • Insulin preparations, testing supplies, needles and syringes for diabetes • Vitamin B12 for the treatment of pernicious anemia • Allergy serums when administered by a physician • Other drugs and medicines that require a prescription from a medical provider who’s legally authorized to do so <p>Reimbursement of eligible drugs and medicines will be based on a maximum dispensing fee of \$7.60 and a maximum mark-up of 7% over the manufacturer’s list price.</p> <p>All plan members must sign up for PharmaCare to assist with prescription coverage, limiting the impact on your lifetime maximum.</p> <p>Unless medical evidence is provided to Canada Life that indicates why a drug is not to be substituted, Canada Life can limit the covered expense to the cost of the lowest priced interchangeable drug.</p> <p>Prior authorization: Canada Life requires prior authorization to provide appropriate drug treatment and to ensure the drugs prescribed are considered reasonable</p> |

| Feature | Coverage |
|------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <p>treatment for the condition. For brand name drugs, your physician would have to complete a Request for Brand Name form to provide medical evidence that the generic version has adverse side effects.</p> <p>For more information regarding prior authorization and specialty drug processes, sign in to My Canada Life at Work and click on Your Bulletins > Important information about your benefits plan or see the 'Prior authorization and specialty drugs' section.</p> <p>No benefits will be paid for:</p> <ul style="list-style-type: none"> • Any drug that does not have a drug identification number (DIN) • Any single purchase of a drug that would not reasonably be consumed within 100 days • Drugs administered during treatment in a hospital • Preventative immunizations vaccines and toxoids • Non-injectable allergy extracts • Drugs that are considered cosmetic; whether they are prescribed for a medical reason or not • Drugs used to treat erectile dysfunction |
| Emergency ambulance services | <p>Emergency transportation by licensed ambulance to the nearest Canadian hospital equipped to provide medical treatment essential to the patient.</p> <p>Air transport when time is critical and the patient's physical condition prevents the use of another means of transport. Doctor's note may be required.</p> <p>Emergency transport from one hospital to another only when the original hospital has inadequate facilities.</p> <p>Charges for an attendant when medically necessary.</p> |
| Examinations: medical | <p>Medical examinations rendered by a physician, required by a statute or regulation of the provincial and/or federal government for employment purposes, for you and all your registered dependants, provided such charges are not otherwise covered.</p> |
| Examinations: vision | <p>Fees for routine eye examinations to a maximum of \$100/24 months/person for adults between the ages of 19 and 64, when performed by a physician or optometrist.</p> <p>Exams for persons under age 19 and over age 64 are covered under the Medical Services Plan.</p> |

| Feature | Coverage |
|---------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Your practitioner may charge more than what's payable by the Medical Services Plan for this service. The balance is not covered by your extended health plan. |
| Hairpieces and wigs | Hairpieces and wigs, when medically necessary, are eligible for reimbursement to a maximum of \$500/24 months. |
| Hearing aids and repairs | <p>When prescribed by a physician or audiologist, reimbursements at \$1,500/ear/48 months for adults and \$1,500/ear/24 months for children. The prescription must be included with the claim.</p> <p>This benefit is not subject to an annual deductible.</p> <p>Batteries, recharging devices or other such accessories are not covered.</p> |
| Hospital charges | Additional charges for semi-private or private accommodation over and above the amount paid by provincial health care for a normal daily public ward while you're confined in a hospital under active treatment. This does not include telephone or TV rental or other amenities. |
| Massage therapy | <p>Massage treatments performed by a massage practitioner registered with the College of Massage Therapists of British Columbia. See the 'Paramedical services' section of this table for information about reasonable and customary limits. Coverage is \$750/year/person.</p> <p>X-rays taken, and drugs, medicines or supplies recommended and prescribed by a massage therapist are not covered.</p> |
| Mastectomy forms and bras | Mastectomy forms and bras are eligible for reimbursement to a maximum of \$1,000/12 months. |
| Medical aids and supplies | <p>A variety of medical aids and supplies as follows:</p> <p>For diabetes:</p> <ul style="list-style-type: none"> • Dexcom Continuous Glucose Monitor (CGM)- transmitter and sensors <p>NOTE: To be eligible for CGM coverage, you must first apply for coverage through BC PharmaCare Special Authority. Portions of the cost that are not paid by BC PharmaCare, such as the deductible and the coinsurance amount, can be claimed under the extended health plan.</p> <ul style="list-style-type: none"> • Testing supplies, needles and syringes • Insulin injector |

| Feature | Coverage |
|---------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <ul style="list-style-type: none"> • Insulin infusion pumps if other methods are not suitable <p>NOTE: If you switch from using testing supplies to an insulin injector, testing supplies are not covered for the next 60 consecutive month period.</p> <ul style="list-style-type: none"> • Light boxes including light visors used for the treatment of Seasonal Affective Disorder • Oxygen, blood and blood plasma • Ostomy and ileostomy supplies • Aerochambers • Compression hose • Walkers, canes and cane tips, crutches, splints, collars and trusses (elastic or foam supports are not covered) • Rigid support braces and permanent prostheses (artificial eyes, limbs and larynxes). Myoelectrical limbs are not covered, but the plan will pay an amount equal to the cost of a standard prostheses • Stump socks to a maximum of \$200/calendar year <p>Standard durable equipment as follows:</p> <p>The cost of renting, where more economical, or the purchase cost of durable equipment for therapeutic treatment including:</p> <ul style="list-style-type: none"> • Manual wheelchairs, scooters, manual type hospital beds and necessary accessories. If the patient is incapable of operating a manual wheelchair, an electric wheelchair will be covered; otherwise, the plan will pay the equivalent of a manual wheelchair • Cardiac screeners and blood glucose monitors • Growth guidance systems • Breathing machines and appliances including respirators, compressors, suction pumps, oxygen cylinders, masks and regulators • Continuous positive airway pressure machine when prescribed for sleep apnea. Your doctor or respiratory specialist must complete an assessment form (available on My Canada Life at Work) for all estimates and claims • Infant apnea monitor <p>Pre-authorization is recommended for items costing over \$1,000 and is required for items over \$5,000.</p> |

| Feature | Coverage |
|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Naturopathic physician | <p>Naturopathic services performed by a naturopathic physician licensed by College of Naturopathic Physicians of British Columbia. See the 'Paramedical services' section of this table for information about reasonable and customary limits.</p> <p>Coverage is \$500/year/person.</p> <p>X-rays taken, and drugs, medicines or supplies recommended and prescribed by a naturopathic physician are not covered.</p> |
| Needleless injectors | <p>When prescribed by a physician:</p> <ul style="list-style-type: none"> • Needleless injectors are payable up to \$500/60 months • Charges for supplies required for the administration of insulin (needles etc.) are not covered for a 60 consecutive month period from the purchase date of an insulin injector |
| Orthotics and orthopedic shoes | <p>When prescribed by a physician or podiatrist when medically necessary, custom-fit orthotics or orthopedic shoes, including repairs, orthotic devices and modifications to stock item footwear but not including arch supports/inserts. Payable to a maximum of \$400/year/person/calendar year.</p> <p>Not all casting techniques are approved for coverage, so please confirm with Canada Life prior to purchase.</p> <p>Custom-made orthotics</p> <p>When submitting claims for custom-made orthotics, include the following information:</p> <ul style="list-style-type: none"> • A prescription from the physician, podiatrist, chiropractor, physiotherapist, or nurse practitioner indicating the patient's medical condition • A detailed copy of the biomechanical assessment/examination • Details of the casting technique used to acquire an anatomical model of the patient's foot • The date the orthotics were dispensed to the patient • An invoice providing the name, address, and phone number of the clinic or provider along with a list of all charges <p>Custom-made orthopedic shoes</p> <p>When submitting claims for custom-made orthopedic shoes, include the following information:</p> |

| Feature | Coverage |
|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <ul style="list-style-type: none"> • A prescription from the physician, podiatrist or nurse practitioner indicating the patient’s medical condition and an explanation why stock-item orthopedic shoes cannot be used by patient • A detailed copy of the biomechanical assessment/examination • Details of the casting technique used to acquire an anatomical model of the patient’s foot • Details of the fabrication process and materials used to make the shoes • An invoice providing the name, address, and phone number of the dispensing clinic or provider along with a list of all charges |
| Out-of-province/out-of-country emergencies | Reasonable charges for a physician’s services due to an emergency are eligible for reimbursement, less any amount paid or payable by the Medical Services Plan, subject to the lifetime maximum of \$3 million for extended health and out-of-province/out-of-country emergencies. |
| Paramedical services (acupuncture, chiropractor, massage therapy, naturopathic physician, physiotherapy, podiatry) | <p>Services provided by licensed paramedical practitioners. For the purposes of this plan, paramedical services are a defined group of services and professions that supplement and support medical work, but don’t require a fully qualified physician.</p> <p>These services include:</p> <ul style="list-style-type: none"> • Acupuncture • Chiropractor • Massage therapy • Naturopathic physician • Physiotherapy • Podiatry <p>Acupuncture, chiropractor, naturopathic physician and podiatry: \$500/year/person</p> <p>Massage therapy: \$750/year/person</p> <p>Physiotherapy: \$2,000/year/person</p> <p>Claims will be reimbursed at 80% of the cost from the first visit, subject to reasonable and customary limits (R&C) until the annual maximum is reached.</p> <p>R&C represents the standard fees healthcare practitioners would charge for a given service.</p> <p>They’re reviewed regularly and are subject to change at any time.</p> |

| Feature | Coverage |
|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <p>If your healthcare practitioner charges more than an R&C limit, you'll be responsible for paying the difference.</p> <p>For R&C charges, log into My Canada Life at Work, go to Coverage & Balances, Health (50088) and Customary charges to view.</p> <p>If you have any questions about R&C limits for a given service, contact Canada Life at 1-855-644-0538.</p> |
| Physiotherapist | <p>Professional services performed by a physiotherapist registered with the College of Physical Therapists of British Columbia. See the 'Paramedical services' section of this table for information about reasonable and customary limits.</p> <p>Coverage is \$2,000/year/person.</p> |
| Podiatrist | <p>Professional services performed by a podiatrist registered with the British Columbia Association of Podiatrists.</p> <p>See the 'Paramedical services' section of this table for information about reasonable and customary limits.</p> <p>Coverage is \$500/year/person.</p> <p>X-rays taken, or other special fees charged by a podiatrist are not covered.</p> |
| Prostate-serum antigen test | <p>Once per calendar year.</p> |
| Smoking cessation products | <p>Drugs and supplies for prescriptions and non-prescription smoking cessation.</p> <p>Maximum: \$300/year/person to a lifetime maximum of \$1,000.</p> <p>You must register with the Quittin' Time Program prior to purchasing any products.</p> <ul style="list-style-type: none"> • Members must submit proof of registration in the Quittin' Time Program to Canada Life along with the first claim of the 6-month period • Canada Life will activate the member's drug card for the drug product purchased, and set the appropriate maximum and termination date for the 6-month period • Canada Life will write to the member to advise them they can continue to use their drug card until the earlier of the end of the 6-month period, or until they have reached their calendar year or lifetime maximum • Members will also be advised to notify Canada Life if they switch to another smoking cessation product, so their claims continue to pay correctly |

| Feature | Coverage |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Vision care | <p>This benefit isn't subject to the annual deductible.</p> <p>Purchase and/or repair of corrective eyewear, charges for contact lens fittings and laser eye surgery, when prescribed or performed by an optometrist, ophthalmologist, or physician.</p> <p>Corrective eyewear includes lenses, frames, contact lenses, prescription sunglasses, prescription safety goggles and vision care repairs. Charges for non-prescription eyewear are not covered.</p> <p>Check My Canada Life at Work to verify your personal eligibility period as coverage for vision care is determined using a rolling eligibility date.</p> <p>Eye exams are a separate feature. See the 'Examinations, vision' section of this table for information about eye exams.</p> <p>No benefits will be paid for vision care services and supplies required by an employer as a condition of employment.</p> |

Any item not specifically listed as being covered under this plan is not an eligible item under this extended health plan.

Extended health general exclusions

No benefits will be paid for:

- Expenses that private benefit plans are not permitted to cover by law
- Services or supplies for which a charge is made only because the person has coverage under a private benefit plan
- The portion of the expense for service or supplies that is payable by the government health plan in the person's home province, whether or not the person is actually covered under the government health plan
- Any portion of services or supplies which the person is entitled to receive or for which they are entitled to a benefit or reimbursement by law or under a plan that is legislated, funded or administered in whole or in part by a government plan without regard to whether coverage would have otherwise been available under this plan
- Services or supplies that do not represent reasonable treatment
- Services or supplies associated with treatment performed for cosmetic purposes only
- Services or supplies associated with recreation or sports rather than with other regular daily living activities

- Services or supplies associated with the diagnosis or treatment of infertility or contraception except as may be provided under the prescription drug provision
- Services or supplies associated with a covered service or supply unless specifically listed as a covered service or supply, or determined by the plan administrator to be a covered service or supply
- Extra medical supplies that function as spares or alternatives
- Services or supplies received outside Canada except as provided under the out-of-country care provision
- Services or supplies received out-of-province in Canada, unless:
 - The person is covered by the government health plan in their home province, or the government coverage replacement plan sponsored by the employer, and
 - This plan would have paid benefits for the same services or supplies if they have been received in the person's home province
- Medical evacuation services covered under the employer's global medical assistance plan
- Expenses arising from war, insurrection or voluntary participation in a riot
- Hospital care for conditions where significant improvement or deterioration is unlikely within the next 12 months. This is considered chronic care

Out-of-province/out-of-country emergency coverage under the extended health group plan

If you're covered under the Provincial Government Medical Services Plan and extended health group plan (meaning you haven't waived coverage) and you travel out-of-province or out-of-country for business or personal travel, you're covered for medical emergencies. This includes medical emergencies resulting from pre-existing conditions (except for a few exclusions) up to the combined extended health lifetime maximum of \$3 million per person.

Your spouse and/or dependants covered under Provincial Government Medical Services Plan and your extended health group plan are also covered for medical emergency travel benefits while travelling for pleasure.

Eligible emergency medical expenses are subject to the annual deductible and will be reimbursed at 100% (to plan maximums).

Eligible emergency out-of-province/out-of-country expenses

1. Local ambulance services when immediate transportation is required to the nearest hospital equipped to provide the treatment essential to the patient
2. The hospital room charge and charges for services and supplies when confined as a patient or treated in a hospital. **Members should contact Travel Assistance for assistance if they have a medical emergency.** See the [Travel Assistance Brochure](#) for contact information. When the patient's medical condition permits, they'll be returned to Canada. Canada Life's standard out-of-country confinement is up to a semi-private ward rate
3. Physician, laboratory and x-ray services
4. Prescription drugs
5. Other emergency services and/or supplies if Canada Life would have covered the expenses in your province/territory of residence
6. Medical supplies provided during a covered hospital confinement
7. Paramedical services provided during a covered hospital confinement
8. Medical supplies provided out of hospital if you would've been covered in Canada
9. Out of hospital services of a professional nurse

These expenses are eligible in a medical emergency only, and when ordered by the attending physician. A medical emergency is:

- A sudden and unexpected injury
- The onset of a condition not previously known or identified prior to departure from B.C. or Canada
- An unexpected episode of a condition known or identified prior to departure from B.C. or Canada

An unexpected episode means it would not have been reasonable to expect the episode to occur while travelling outside of Canada. If a person was suffering from symptoms before departure from Canada, Canada Life may request medical documentation to determine whether, in the circumstances, it could have reasonably been anticipated that the person may require treatment while outside Canada.

Non-emergency continuing care, testing, treatment, surgery, and amounts covered by any government plan and/or any other provider of health coverage are **not** eligible.

Exclusions

- Expenses incurred due to elective treatment and/or diagnostic procedures
- Complications related to such treatment expenses incurred due to therapeutic abortion, childbirth, or complications of pregnancy occurring at week 35 or later, or if high risk, during pregnancy
- Charges for continuous or routine medical care normally covered by the government plan in your province/territory of residence

Business travel medical insurance

Employees without extended health coverage through their employment with the BC Public Service are not covered under the group business travel insurance plan. There are limited exceptions. Employees without extended health coverage should confirm their travel medical insurance status before making travel arrangements. If out-of-province or out-of-country business travel is required, employees without coverage under the corporate travel medical policy should purchase an individual travel insurance plan and claim the expense through their travel claim. When purchasing travel insurance, make sure to read and understand the fine print. Most individual travel insurance plans exclude coverage for pre-existing conditions. Employees should carefully consider their personal health circumstances before agreeing to travel for work.

Optional medical travel insurance

Canada Life has a [travel insurance website](#) to enable you to purchase optional travel medical insurance. For more information, review Canada Life's [Optional Emergency Travel Medical Benefit information sheet](#). This travel medical insurance is first payer to your group plan with Canada Life, and you'll save 10% by purchasing it from this website.

If you have other similar coverage, such as through a credit card plan or another group or individual insurance plan, claims will be coordinated within the guidelines for out-of-province/out-of-country coverage issued by the Canadian Life and Health Insurance Association.

To apply, you'll need your Canada Life group plan number (50088) and your identification number from your Canada Life ID card.

This travel insurance has a maximum amount payable per covered trip of \$2 million Canadian. Single or annual travel policies are available if you're under age 80. There are

exclusions for pre-existing conditions.

Travel Assistance

Canada Life's [Travel Assistance](#) provides assistance if you or an eligible dependant experience a medical emergency while travelling out-of-province/out-of-country. Trained personnel who speak various languages will provide advice and coordinate services for you. This service is available 24 hours a day, 365 days a year and assists members in locating hospitals, clinics and physicians. Travel Assistance also provides the following services:

1. Medical advisors
2. Advance payment when required for hospital admission
3. Helping to locate qualified legal assistance, local interpreters and appropriate services for replacing lost passports
4. Assisting unattended children
5. Return of vehicle
6. Transportation reimbursement
7. Medical evacuation
8. Travelling companion expenses
9. Transportation of remains if a plan member dies while travelling. Expenses for preparing and transporting the plan member's remains home are covered. The assistance company can also help make the appropriate arrangements

Travel Assistance provides advice and coordinates services at no additional charge. However, it's not a means of paying for any healthcare expenses that you may require.

The actual cost for any service(s) received is your responsibility. Some of these expenses may be claimed through:

- Medical Services Plan of B.C.
- Travel insurance purchased by you
- Your extended health plan

Please ensure that you have the Travel Assistance phone numbers with you when you travel. Canada Life has simplified the phone numbers and you will just require the following 3 phone numbers.

| | |
|---------------------|----------------|
| Canada or U.S. | 1-855-222-4051 |
| All other locations | 1-204-946-2577 |

You can find these phone numbers, as well as your plan and personal ID numbers, on your digital benefits ID card available through [My Canada Life at Work](#). Be sure to have access to those numbers and your provincial health care number when you travel for personal identification.

See the [Travel Assistance](#) page for more information.

Out-of-country non-emergency coverage

The following non-emergency services and supplies are covered when out-of-country, if benefits would have been paid for the same services and supplies had they been incurred in Canada, subject to the same deductibles, maximums, reimbursements and limitations of the plan.

- Ambulance services
- Prescription drugs
- Medical supplies
- Paramedical services
- Visioncare
- Dental accident treatment

Prior Authorization and Specialty Drugs

Canada Life's prior authorization process is designed to provide an effective approach to managing claims for specific prescription drugs.

How prior authorization works

Prior authorization requires that you request approval from Canada Life for coverage of certain prescription drugs. When a claim is submitted for any of these drugs, they'll ask for information to help them assess the claim. Your request must be approved before your claim is paid. To ensure your claim is processed without delay, please provide all necessary information before filling a prescription.

Why we require prior authorization

Drugs that are approved for one or more medical conditions are sometimes prescribed for other conditions without being proven as an effective treatment. The practice of requesting additional information is designed to help:

- Provide coverage for appropriate drug treatment
- Ensure the drugs prescribed are considered reasonable treatment for the condition
- Keep your drug plan affordable and accessible

Drugs requiring prior authorization

Canada Life maintains a limited prior authorization drug list and the corresponding forms.

Before a claim for any of these drugs is approved, they review the circumstances to determine whether the drug is a reasonable treatment for the condition for which it was prescribed.

The prior authorization drug form list does change. Your group benefits plan may not provide coverage for all the prior authorization drugs listed, as coverage depends on the terms of your plan.

To view the prior authorization drug form list, log into [My Canada Life at Work](#) > Info Centre > Forms > Prior authorizations (tab) to determine which drug requires prior authorization.

If you have questions about which drugs are covered by your plan, call Canada Life's Group Customer Contact Services office at 1-855-644-0538.

How to request prior authorization

If you're prescribed a drug that requires prior authorization, you must complete the appropriate section(s) of the drug-specific prior authorization form with your prescribing doctor and submit the form to Canada Life.

Your claim cannot be considered for reimbursement until they receive this form. If you anticipate submitting a claim for a drug that requires prior authorization, take the appropriate prior authorization form to your doctor's appointment.

Completed forms can be emailed, faxed or mailed to Canada Life.

Email

cldrug.services@canadalife.com

Fax

Canada Life

Fax Number: 1-204-946-7664

Attention: Drug Claims Management

Mail

Canada Life

Attention: Drug Claims Management

Drug Services, P.O. Box 6000

Winnipeg MB R3C 3A5

If your claim is approved, in most cases, additional prior authorization forms for the drug will not be required.

Future claims for the drug will be processed in the same manner as prescription drugs that don't require prior authorization.

Certain drugs may require additional approval after a specified period. In these situations, you may be asked to provide further information regarding the progress of your treatment.

All requests for prior authorization are reviewed by Canada Life. Their decision is based on the information provided to determine whether the prescribed drug represents reasonable treatment.

Notification regarding the claim decision

Once Canada Life reviews your completed prior authorization form, they'll advise you by letter if the request for prior authorization has been approved or not. If the request is declined, you may wish to discuss your medication needs with your doctor or pharmacist. You have the option of paying for the total cost of the drug yourself.

Specialty drug program

Canada Life's enhanced drug coordination process coordinates eligible drugs under specific provincial programs. You may be required to apply to the provincial program for drug

coverage. Some drugs included in this program are also under prior authorization.

How the specialty drug program works

Go to your pharmacy to fill a prescription.

1. The drug is included in the specialty drug program:
 - The claim will be paid, but you'll need to apply to your provincial program
 - You'll receive a letter to apply to the provincial program and respond to Canada Life within 70 days
 - Canada Life will coordinate your drug plan with your provincial plan

OR

2. The drug is included in the specialty drug program and the prior authorization program:
 - If your claim is denied, you'll receive a letter to apply to your provincial program
 - If approved, Canada Life will pay any amounts not eligible under the provincial program
 - If the provincial plan declines your claim, send the prior authorization form to Canada Life to assess eligibility under the drug plan
 - You'll be notified if your claim is accepted or not

Prescription drug coverage: BC Public Service extended health plan

The following information provides details of the prescription drug coverage under the extended health plan for BC Public Service employees.

What is BC PharmaCare and how does it coordinate with your drug plan?

BC PharmaCare helps all B.C. residents with the cost of eligible prescription drugs, even if you have private drug coverage through the BC Public Service extended health plan.

If you fill a prescription that's eligible with BC PharmaCare, BC PharmaCare will start paying for these drugs once your total annual prescription costs reach your deductible-which is based on 3% of your net family income.

Your extended health plan will pay your deductible portion in accordance to the plan's reimbursement limits until the deductible is satisfied, and then PharmaCare will start paying for you and your dependants' eligible drugs for the rest of the calendar year.

In the example below, based on a net family income of \$50,000 and total eligible family drug costs of \$2,000 for the year, BC PharmaCare will start paying after your family's eligible drug costs have reached \$1,500 ($\$50,000 \times 3\%$) within a calendar year.

BC PHARMACARE COORDINATION

■ Your PharmaCare deductible paid by your drug plan ■ PharmaCare pays

YOUR ANNUAL DRUG COST



How does PharmaCare know how to calculate my deductible?

You must register for Fair PharmaCare for BC PharmaCare to access your income tax returns to calculate your deductible.

If you don't register, your deductible will be set at the maximum of \$10,000, which will add unnecessary costs to your drug plan.

What if I haven't registered with Fair PharmaCare?

If the eligible drug costs for you and your dependant(s) have accumulated and reached a certain threshold within a calendar year, then Canada Life will notify you that you need to register for Fair PharmaCare or your drug claims will be temporarily suspended until Canada Life receives confirmation of Fair PharmaCare registration. Learn more about [Fair PharmaCare](#).

In addition to coordinating drug costs with BC PharmaCare, the drug plan for BC Public Service employees follows BC PharmaCare's pricing policies which include the Lowest Cost Alternative (LCA) Program and the Reference Drug Program (RDP).

What's the Low Cost Alternative (LCA) Program?

When the same drug is made and sold by more than one manufacturer, the plan covers the less costly version. Drugs deemed the "lowest cost alternative" are usually (but not always) generics. The LCA drugs (usually generics) are fully covered by the plan, but the more costly brand name drugs are only partially covered up to the LCA price.

For example:

- Celexa™ is the brand name version of a popular antidepressant
- The cost of one Celexa 20mg tablet = \$1.52 (partially covered)
- The generic version of one Celexa 20mg tablet = \$0.26 (fully covered)

Your drug plan would only pay up to the cost of the generic version (\$0.26) if you filled a prescription for Celexa™, subject to the terms of your group benefits plan. To get fully reimbursed, you would need to purchase the generic version which can easily be done by the pharmacist without authorization from your doctor.

If there's a medical reason that requires you to take the brand name drug, ask your physician to complete a [Request for Brand Name Drug Coverage](#) form (available on the Canada Life website) to provide the medical information on why you require the brand name drug.

What's the Reference Drug Program (RDP)?

Sometimes there are several drugs that treat the same illness or condition that are very similar in effectiveness, chemical structure, and safety.

There are 8 therapeutic classes in the Reference Drug Program.

1. Angiotensin receptor blockers for high blood pressure
2. Proton pump inhibitors for acid reflux and ulcers
3. Statins for high cholesterol
4. H2 blockers for acid reflux
5. Calcium channel blockers for high blood pressure
6. Angiotensin converting enzyme inhibitors for high blood pressure

7. Nitrates to prevent chest pain
8. Non-steroidal anti-inflammatories for pain and inflammation

PharmaCare reviews the cost of the drugs within each category and determines the maximum daily cost it will cover.

Each therapeutic category has reference drugs which are the most cost effective and these are fully covered by the plan, in accordance with the plan's reimbursement formula. However, the more expensive drugs within a therapeutic category are considered non-reference drugs and these will only be partially covered, up to the maximum daily price.

For example, let's take the statins, a popular class of drugs for high cholesterol:

- Reference statin drugs: atorvastatin and rosuvastatin are fully covered
- Non-reference statin drugs: fluvastatin, lovastatin, pravastatin, simvastatin are only reimbursed to a daily maximum of \$0.26

Can I get fully reimbursed for a non-reference drug within the Reference Drug Program if my doctor thinks it's medically necessary?

If your doctor thinks it's medically necessary for you to take a non-reference drug because you have already tried a reference drug and it hasn't been effective, you may ask your doctor to apply to BC PharmaCare's Special Authority Program on your behalf.

Once approved, you can send in the form to Canada Life to get a pricing exception and full coverage, to plan limits, for your non-reference RDP drug.

For any additional information regarding the Reference Drug Program, please refer to the [PharmaCare](#) website.

What if I'm already at the pharmacy and realize that my doctor prescribed a non-reference drug? What can I do to get the drug changed to a fully covered drug?

You can go back to your doctor and ask them to prescribe a reference drug within that therapeutic category or ask your pharmacist if they have the ability to adapt the prescription to a reference drug.

Under very limited conditions, pharmacists in British Columbia can change certain prescriptions from one drug to another without consulting your doctor.

BC PharmaCare's Special Authority drugs

In addition, some drugs may be eligible for coordination with BC PharmaCare's Special Authority (SA) Program.

If you're claiming a drug included in the (SA) Program, you may be eligible for coverage under the government plan.

Your pharmacy will submit your claim to the provincial program and if approved, the decision will be automatically shared with Canada Life.

If you are declined by the provincial program, a copy of the BCSA application form with the provincial decline included on the form can be sent to Canada Life at:

Canada Life Drug Claims Management

Email: cldrug.services@canadalife.com

Mail: P.O. Box 6000
Winnipeg MB R3C 3A5

Fax: 1-204-946-7664

Dental Plan

The dental plan is designed to assist you with the cost of your dental care and reimburses most basic and major dental and orthodontic services.

Overview

Canada Life administers your dental plan on behalf of your employer. Dental coverage is available for services in B.C. and for emergency dental services while traveling anywhere outside of B.C. The plan will cover eligible expenses up to the amount it would have covered had the services been performed in B.C.

What's covered by your dental plan?

Dental services fall into 3 categories:

- Basic preventative and restorative services
- Major services
- Orthodontic services

Reimbursement

Dentists set their own rates for service, but reimbursement of dental fees under this group plan is subject to the dental fee schedule published by the BC Dental Association for dentists, dental specialists, and denturists and to plan limits.

You're responsible for any fees that exceed plan limits. Always ask for pre-approval.

If services are performed by a specialist, the fee is equal to that of the general practitioner, plus 10%.

It's your responsibility to verify that an item or service is covered prior to treatment. Contact [Canada Life](#) if the item is not listed in this guide.

Basic services

Basic dentistry is comprised of routine services available in the office of a general practicing dentist that are necessary to restore teeth to natural or normal function.

Diagnostic services

Procedures conducted to determine or diagnose the dental treatment required, including:

- Standard oral examinations
- Specific oral examinations
- X-rays (including panoramic X-rays once every 5 years)
- **A specific oral examination will be reimbursed** once for any specific area and only if a standard oral examination hasn't been reimbursed within the previous 60 days
- **A complete oral examination will be reimbursed** once every 3 years, but not if the plan has reimbursed for any examination during the preceding 9 months

Preventative services

Procedures that prevent oral disease, including:

- Cleaning and polishing teeth
- Scaling
- Topical fluoride: once every 9 months
- Pit and fissure sealants, preventative restorative resins
- Fixed space maintainers intended to maintain space and regain lost space, but not to obtain more space

Restorative services

- Fillings: amalgam fillings and composite (white) fillings on all teeth. **Specialty fillings and crowns** such as synthetic porcelain, plastic, composite resin, stainless steel and gold may result in additional cost to be paid by the employee or dependant
- Stainless steel crowns on primary and permanent teeth
- Inlays and onlays

Only one inlay, onlay or other major restorative service involving the same tooth will be covered in a 5-year period.

Surgical services

All necessary procedures for extractions and other surgical procedures necessary for the treatment of disease of the soft tissue (gum) and the bones surrounding and supporting the teeth.

Endodontics

Treatment of diseases of the pulp chamber and pulp canal, including, but not limited to basic root canal.

Periodontal services

Treatment of diseases of the soft tissue (gum) and bones surrounding and supporting the teeth, including occlusal adjustment, root planing, gingival curettage and scaling.

Replacement and repairs

- The repair of fixed appliances and the rebase or relines of removable appliances (may be done by a dentist or by a licensed dental mechanic). Relines will only be covered once per 24-month period
- With crowns, restoration for wear, acid erosion, vertical dimension and/or restoring occlusion is not covered. Check with [Canada Life](#) before proceeding
- Temporary procedures (for example: while awaiting repair of an appliance) are not covered

Recall check-up schedule

For dependent children under 19 years of age, general recall services (oral exam, polishing, scaling, and fluoride) are covered once every 6 calendar months.

For adults and students covered under the dental plan, age 19 and older, these services are covered once every 9 calendar months under the Coordination and Comprehensive option, and 6 calendar months if you're under the Enhanced option.

Major services

Major services apply to services required for reconstruction of teeth and for the replacement of missing teeth (for example: crowns, bridges and dentures), where basic restorative methods cannot be used satisfactorily. To determine how much of the cost will be paid by the plan, and the extent of your financial liability, you should submit a treatment plan to Canada Life for approval before treatment begins.

Only one major restorative service involving the same tooth will be covered in a 5-year period.

Restorative services

- Veneers
- Crowns and related services
- **Specialty crowns and fillings**, such as synthetic porcelain plastic, composite resin, stainless steel and gold may result in additional cost to be paid by the employee or dependant

Fixed prosthetics

Bridgework to artificially replace missing teeth with a fixed prosthesis.

Removable prosthetics

- Full upper and lower dentures or partial dentures of basic standard design and material
- Full dentures can be provided by a dentist or a licensed dental mechanic
- Partials can only be provided by a dentist

No benefit is payable for the replacement of lost, broken, or stolen dentures.

Broken dentures can, however, be repaired under basic services.

Replacement and repairs

Removal, repairs and recementation of fixed appliances.

Plan limits

A dentist may charge more for services than the amount set in the governing schedule of fees or may offer to provide services more frequently than provided for in the fee guide.

You're responsible for any financial liability resulting from services performed which are not covered, or that exceed the costs covered by the plan.

Orthodontic services

This plan is designed to cover orthodontic services provided to maintain, restore or establish a functional alignment of the upper and lower teeth. The plan will reimburse orthodontic services performed after the date coverage begins.

Pre-approval

To claim orthodontic benefits, Canada Life must receive a treatment plan (completed by the dentist or orthodontist) before treatment starts.

Reimbursement

Orthodontic services are 55% covered.

The total lifetime maximum payment for orthodontic services, for each covered person, is \$3,500.

The carrier will pay benefits monthly.

Photocopies of receipts, as treatment progresses, must be submitted monthly (do not hold receipts until the treatment is complete).

You can also submit monthly claims through [My Canada Life at Work](#).

If you pay the full amount to the dentist in advance of completed treatment, the carrier will prorate benefit payment over the months of the treatment period.

No benefit is payable for the replacement of appliances which are lost or stolen.

Treatment performed solely for splinting is not covered.

Dental general limitations

No benefits will be paid for:

- Expenses that private benefit plans are not permitted to cover by law
- Services or supplies the person is entitled to without charge by law or for which a charge is made only because the person has coverage under a private benefit plan
- Services or supplies that do not represent reasonable treatment
- Services or supplies associated with treatment performed for cosmetic purposes only
- Services or supplies associated with congenital defects or developmental malformations in people 19 years of age or over, except orthodontics
- Services or supplies associated with temporomandibular joint (TMJ) disorders
- Services or supplies associated with vertical dimension correction
- Services or supplies associated with myofascial pain
- Expenses arising from war, insurrection or voluntary participation in a riot
- Services or supplies covered under this plan's healthcare benefit, unless the amount payable for the same expense is greater under this benefit provision

Any other item not specifically listed as being covered under this plan is not an eligible item under this dental plan.

Life Insurance Plans

Life insurance plans help protect you and your loved ones from the financial burden of a loss. The Flexible Benefits Program provides a basic level of life insurance plus the opportunity to buy additional optional life insurance for you and your dependants.

Overview

Canada Life [Policy 6878GL(4)] administers your life insurance plan on behalf of your employer.

This life insurance plan pays a benefit to your designated beneficiary, or to your estate, in the event of your death.

Coverage is effective 24 hours a day, 7 days a week. This policy is a term life insurance policy and has no cash value.

Features of the plan include:

- Employee Basic Life Insurance
- Accidental Dismemberment & Loss of Sight Benefit
- Advanced payment for terminally ill employees
- A funeral advance option for the beneficiary
- A conversion policy
- Option to purchase other optional life insurance plans which includes:
 - Optional Family Funeral Benefit
 - Employee Optional Life Insurance
 - Spouse Optional Life Insurance
 - Child Optional Life Insurance
 - Employee Optional Accidental Death & Dismemberment Insurance
 - Spouse Optional Accidental Death & Dismemberment Insurance
 - Child Optional Accidental Death & Dismemberment Insurance

Details to consider

- Do you have a spouse and/or dependants?
- Do you have other life insurance policies?
- What are your family's financial needs?

The importance of designating a beneficiary

Life insurance payments are non-taxable when paid to one or more designated beneficiaries, and only a named beneficiary can apply for the funeral advance.

If paid to an employee's estate, the insurance becomes part of the proceeds of the estate and may become taxable.

In addition, the benefit payment is subject to probate and can be used to pay outstanding debts, taxes and other estate costs. It generally takes longer for the benefit to be paid out through the estate.

It's highly recommended that you nominate one or more beneficiaries for your life insurance during your initial enrolment, and that you keep your beneficiary designation up to date (for example: if you get married/divorced, or if you have children).

The Benefit Service Centre must receive the original [Group Life Beneficiary Designation form](#) before they can update your beneficiary.

If they do not receive the original form, the beneficiary will default to your estate, unless you have previously designated a beneficiary, which will then remain on file.

The original [Group Life Beneficiary Designation form](#) that has been submitted with the most recent current date will be considered the valid form on file.

Changes in insurance

All increases and additions of new insurance coverage are subject to the actively-at-work requirement except for changes in insurance due to changes in earnings that take effect when the employee is on a Short Term Illness and Injury Plan (STIIP) or weekly indemnity. Additions to and increases in coverage are subject to approval by the benefits carrier, which makes the determination based on the medical evidence (evidence of insurability) a requirement.

Converting to an individual plan

If your employment ends or you reach age 65, you can apply to convert to an individual life insurance plan. Refer to the 'When does coverage end?' section for more information.

Employee Basic Life Insurance (to age 65)

Employee Basic Life Insurance is mandatory until you turn 65. Coverage begins as soon as you meet eligibility requirements.

Except as noted, coverage is equal to 3 times the annual salary, or the employer-paid minimum coverage (\$100,000), whichever is greater.

Annual salary is defined as your bi-weekly salary times 26.0893, and coverage is rounded up to the nearest \$1,000.

Important information

For nurses hired before May 1, 1990: Coverage equals 2 times annual salary rounded up to the nearest \$1,000, with an employer-paid minimum of \$40,000 unless the plan member elected the higher level of coverage (outlined above). For more information, refer to articles 25.04 and 27.17 of the [BCNU Collective Agreement](#).

For employees working past age 65

Employee Basic Life Insurance (and Long Term Disability) will cease at the end of the month in which an employee turns 65.

Employees have the option to convert their group life insurance plan to an individual plan.

See 'When does coverage end?' for more information and important application deadlines.

For employees who retire before age 65

Employee Basic Life Insurance will continue until the age of 65 provided that:

- While an employee, the retiree was covered under the Public Service group life insurance plan (Policy 6878)
- The retiree begins receiving a pension the month following termination of employment AND elects (on their pension application form) to continue life insurance

coverage (the coverage amount is what it was on the day before they retire). Those under 65 will be provided with this option (see your pension package)

You are not eligible for this coverage if there has been a break in service from the end of employment to the commencement of your pension payment.

Premiums

The premium for the first \$100,000 of insurance coverage is paid by your employer and is a taxable benefit. The employee-paid monthly premium for coverage above \$100,000 is 12 cents per thousand dollars (rate subject to change) and is paid through payroll deduction.

Limitations

There are no limitations or restrictions on employee basic life claims for eligible employees under age 65 or eligible retired employees under age 65, except as under accidental dismemberment and loss of sight.

Other benefits included in the Employee Basic Life Insurance plan

Accidental Dismemberment & Loss of Sight

If you suffer one of the following losses as a result of an accident, you will receive 100% of the principal sum for:

- Loss of both hands or both feet
- Loss of sight of both eyes*
- Loss of one hand and one foot
- Loss of one hand or one foot and sight of one eye*

If you suffer one of the following losses, you'll receive 50% of the principal sum for:

- Loss of one hand or one foot
- Loss of sight of one eye*

*Loss of sight means total and irrevocable loss beyond correction by surgical or other means.

If benefits are paid to you because of an accidental dismemberment or loss of sight benefit claim, and you die as a result of that injury, the payment to your beneficiary will be reduced by the benefit payment you received before your death.

A claim for accidental dismemberment or loss of sight should be made in writing as an [AskMyHR](#) service request selecting the categories *Myself (or) My Team or Organization > Benefits > Bargaining Unit Employees*.

Forms and instructions will be forwarded for you and your physician to complete.

Advance payment for terminally ill employees

If you're suffering from a terminal illness with a life expectancy of 24 months or less, you may be eligible to receive an advance payment of up to \$50,000 or 50% of your Employee Basic Life Insurance, whichever is less. This payment is non-taxable.

Contact [the BC Public Service Agency](#) to make a claim and provide them with the following information:

- Full name
- Social insurance number
- Current address
- Telephone number
- Last day worked
- Work status

The remaining portion of your Employee Basic Life Insurance will be paid to your designated beneficiary upon your death.

Interest payments will be charged against the advance payment.

Funeral advance

An advance of \$10,000 can be expedited to the beneficiary in the event of an employee's death.

This doesn't apply if the estate or a minor has been designated as the beneficiary.

The balance of the Employee Basic Life Insurance benefit will be paid once the beneficiary

has submitted the claim.

To apply for the funeral advance, the beneficiary should contact [the BC Public Service Agency](#) and provide the following information:

- Name of deceased person
- Date of birth of deceased person
- Date of death of deceased person
- Full name, address and phone number of beneficiaries

After confirming that the funeral advance is payable, the **Benefits Service Centre** will contact Canada Life and a cheque will be mailed directly to the beneficiary, usually within a few days of the request.

Optional life insurance plans

Additional life insurance is available to you if you want to supplement your Employee Basic Life Insurance and/or if you wish to insure any of your dependants. All Optional Life and Optional AD&D coverage for yourself or your spouse ends when the covered individual turns 65.

Employee Optional Life Insurance

You must have selected the Enhanced level of coverage of Employee Basic Life Insurance to select this optional coverage.

This optional plan provides life insurance in addition to employee basic life insurance coverage.

You may select insurance in units of \$25,000 up to a maximum of \$1 million.

The beneficiary of this coverage is the same as designated for basic life insurance unless otherwise specified.

Spouse Optional Life Insurance Benefit

This optional plan provides life insurance for your spouse.

You may select insurance in units of \$25,000 up to a maximum of \$500,000.

You are the beneficiary of the life insurance.

Child Optional Life Insurance Benefit

This optional plan provides life insurance for any/all dependent children you choose to cover.

Evidence of insurability is not required, and you may select insurance in units of \$5,000 up to a maximum of \$20,000.

You are the beneficiary of the life insurance.

Initial enrolment

During initial enrolment, you can select up to \$50,000 of Employee Optional and/or Spouse Optional Life Insurance coverage without providing evidence of insurability. Any amount over \$50,000 during initial enrolment will require evidence of insurability.

After initial enrolment, if you wish to increase your or your spouse's life insurance coverage, you'll be required to provide an [Evidence of Insurability form](#) to the carrier.

When submitting your Evidence of Insurability form, please be sure to include the division number for BC Public Service employees covered under the Flexible Benefits Plan (Division 40).

Applications must be approved before coverage can begin.

Waiver of premium benefit on optional life insurance

If you become disabled while insured, the insurance carrier will review whether you're eligible for a premium waiver on the optional life insurance for yourself and your covered dependants throughout the benefit period. Waiver of premium will continue during the period that you're continuously disabled but won't continue beyond your 65th birthday.

Suicide limitation on optional insurance

Optional employee and optional spouse life insurance benefits are not paid if the insured person (you or your spouse) commits suicide within 2 years after optional life insurance takes effect or increases. The beneficiary will receive a refund of the premiums paid for that insurance.

Optional Family Funeral Benefit plan

This optional plan provides spousal coverage of \$10,000 and coverage of \$5,000 per dependent child. The beneficiary of this coverage is the employee. The premium is \$2.33 per month (rate is subject to change), regardless of the number of dependants. Evidence of insurability isn't required.

Optional Accidental Death & Dismemberment Insurance (AD&D)

AD&D insurance is available to supplement your Employee Basic Life Insurance coverage and/or to cover any of your dependants as a result of accidental death or the loss of use of limbs, sight, speech, or hearing. This benefit doesn't provide coverage due to illness. Coverage is provided 24 hours a day, 7 days a week.

Evidence of insurability is not required.

Three plans are available:

Employee Optional AD&D

You may select insurance in units of \$25,000 up to a maximum of \$500,000.

Spouse Optional AD&D

You may select insurance in units of \$25,000 up to a maximum of \$500,000.

Child Optional AD&D

You may select insurance in units of \$10,000 up to a maximum of \$250,000.

The beneficiary of this coverage is:

- In the event of employee's death: the same as designated for employee basic life insurance unless otherwise specified
- In the event of spouse's or child's death: the employee
- In the event of eligible injury to employee: the employee
- In the event of eligible injury to spouse or child: the employee

Important definitions regarding loss

Loss by dismemberment means:

- For hands and feet, complete severance through or above the wrist or ankle joints
- For arms and legs, complete severance through or above the elbow or knee joints
- For thumb and big toe, complete severance of one entire phalange
- For fingers and other toes, complete severance of 2 entire phalanges

Loss of sight, speech and hearing means total and irrecoverable loss beyond correction by surgical or other means.

Loss of use means total and irrecoverable loss of the ability to perform every action the arm, leg or hand was able to perform before the accident occurred, beyond correction by surgical or other means. Benefits won't be paid for loss of use of the same arm, leg or hand for which loss by dismemberment is paid.

Eligible injuries

AD&D insurance will pay a percentage of the insurance to you if you sustain certain injuries in an accident. Eligible injuries usually involve dismemberment (loss of a limb, toe or finger) or permanent loss of use, such as paralysis or vision loss.

Benefits

The amount of AD&D insurance you purchase is called the principal sum.

For example, if you purchase 2 units of \$25,000 for yourself, your principal sum is \$50,000. If you purchase 3 units of \$25,000 for your spouse, your spouse's principal sum is \$75,000.

Depending on the loss you, your spouse or your child suffers as a result of an accident, a percentage of the applicable principal sum is paid as per the table of losses below if any of the following occur within 365 days of the accident.

| For loss of | Amount payable |
|-----------------------|-------------------|
| Life | The principal sum |
| Both hands | The principal sum |
| Both feet | The principal sum |
| Sight of both eyes | The principal sum |
| One hand and one foot | The principal sum |

| For loss of | Amount payable |
|---------------------------------|--------------------------|
| One hand and sight of one eye | The principal sum |
| One foot and sight of one eye | The principal sum |
| Speech and hearing in both ears | The principal sum |
| One arm | 3/4 of the principal sum |
| One leg | 3/4 of the principal sum |
| One hand | 1/2 of the principal sum |
| One foot | 1/2 of the principal sum |
| Sight of one eye | 1/2 of the principal sum |
| Speech | 1/2 of the principal sum |
| Hearing in both ears | 1/2 of the principal sum |
| Thumb and index finger | 1/4 of the principal sum |
| Four fingers of one hand | 1/4 of the principal sum |
| All toes of one foot | 1/8 of the principal sum |

| For loss of use of | Amount payable |
|-------------------------------------------------------|--------------------------|
| Both arms and legs (quadriplegia) | 2x the principal sum |
| Both legs (paraplegia) | 2x the principal sum |
| One arm and one leg on same side of body (hemiplegia) | 2x the principal sum |
| One arm and one leg on different sides of body | The principal sum |
| Both arms | The principal sum |
| Both hands | The principal sum |
| One hand and one leg | The principal sum |
| One arm | 3/4 of the principal sum |
| One leg | 3/4 of the principal sum |

| For loss of use of | Amount payable |
|--------------------|--------------------------|
| One hand | 1/2 of the principal sum |

Surgical reattachment

50% of the dismemberment benefit is payable if a dismembered part is surgically reattached regardless if use is regained. The balance of the dismemberment benefit is paid if the reattachment fails and the reattached part is removed within one year after the reattachment is performed.

Other benefits

If benefits are payable under this plan for a covered accident, there may be other benefits paid to plan maximums in addition to loss of life, dismemberment or loss of use benefits.

- If death occurs 150 kilometres or more from home, up to \$2,500 will be paid for preparation of the body and transportation to its burial place or crematory. This benefit is also available to your dependants under the family plan
- If your death is accidental, your spouse may be reimbursed for an occupational training program. The maximum amount payable is the lesser of:
 - 10% of the principal sum; and
 - \$10,000
- If your death is accidental, your child or children may be reimbursed for tuition if they enrol as a full-time student at a post-secondary institution. Canada Life will pay the educational benefit each year for a maximum of 4 consecutive years upon receipt of proof of full-time enrolment if the child was enrolled as a full-time student at a post-secondary institution at the time of the accident or if the child was enrolled as a full-time student at a secondary school at the time of the accident and enrolls at a post-secondary institution within 365 days of the accident. The maximum amount payable for each year of full-time post-secondary school enrolment is the lesser of:
 - 5% of the principal sum; and
 - \$5,000
- Up to \$2,000 for transportation and lodging expenses to have one family member join the covered person if they're hospitalized more than 150 kilometres from their home

- Fees for an employee or their spouse to enrol in an education program if a job change is required because of an accident
 - Must enrol at post-secondary institution within 365 days after the accident
 - Maximum payable is \$10,000
- Expenses to make the covered person's house and vehicle wheelchair accessible
 - Expenses incurred must be within 365 days of the accident
 - Maximum amount payable for all home and vehicle modifications combined is \$10,000

For more information on the limitations and specifications related to these additional benefits, please contact [the BC Public Service Agency](#) or submit an [AskMyHR](#) service request. Use the categories Myself (or) My Team or Organization > Benefits > Bargaining Unit Employees.

Accidental Dismemberment & Loss of Sight coverage and Optional Accidental Death & Dismemberment coverage limitations

No benefits will be paid for loss resulting from or associated with the following:

- Suicide, regardless of state of mind
- Intentionally self-inflicted injury, regardless of state of mind
- Viral or bacterial infections, except pyogenic infections, occur due to injury for the loss that is being claimed
- Disease or critical illness
- Medical or surgical treatment other than reattachment
- Service (including part-time or temporary service) in the armed forces of any country
- War, insurrection or voluntary participation in a riot
- Air travel, except as a passenger in a licensed aircraft flown by a pilot certified to fly the aircraft. No benefits will be paid where the aircraft is owned, leased or rented by the Province of B.C. or where the person who suffers the loss is acting as a crew member
- Participation in a criminal act or attempted criminal act

How to Make a Claim

This section provides you with the methods to make an extended health, drug, dental, or life insurance claim.

My Canada Life at Work

[My Canada Life at Work](#) is Canada Life's self-service website for your extended health and dental plans.

- Submit eClaims
- Update direct deposit banking information
- View your coverage at a glance
- Track your eligibility and limits
- View or print ID cards

Benefits ID cards are no longer being mailed to plan members but can be accessed online through [My Canada Life at Work](#).

Once your benefits are active, log into Employee Self Service (ESS) to view your Canada Life Policy (50088) and ID number.

- [Time and Pay: from work](#)
- [Time and Pay: from home](#)

Time and Pay > Employee Self Service > Benefits Summary > Dental Flex or Extended Health Flex.

You will need the policy number and ID number to register for access to [My Canada Life at Work](#).

Please allow 3 to 5 business days after your benefits are in effect to register. You can also download the My Canada Life at Work Mobile app to your devices.

If you have problems registering for [My Canada Life at Work](#), please call [Canada Life](#).

Most claims can be submitted online, but there are still some claims that require members to complete a specific claim form. These claim forms and receipts can be uploaded on [My](#)

[Canada Life at Work](#) so members don't have to mail them to Canada Life.

Members can upload a photocopy, scan or picture of their claims by logging into [My Canada Life at Work](#) and going to Make a claim > Start other claim to submit the following claims types:

- Medical travel
- Estimates of what Canada Life will cover (predeterminations)
- Other health, dental, drug and HSA claims that cannot be submitted using My Canada at Work's regular 'Make a claim' process
- Claims older than 12 months that normally would be submitted through online claims

Out of country claim forms are available on [My Canada Life at Work](#) and can be submitted online to www.globalexcel.com/canadalife, by email to canadalife.claims@globalexcel.com or by mail following the instructions on the claim form.

Please ensure that your address is updated with your employer. Once your address is updated with your employer it will be updated with Canada Life.

If you have access to Employee Self Service (ESS), you can update your address online. Time and Pay > Employee Self Service > Personal Details

- [Time and Pay: from work](#)
- [Time and Pay: from home](#)

If you don't have access to ESS, call the BC Public Service Agency (1-877-277-0772) and a Service Representative will be able to update your information in PeopleSoft.

Pay Direct

Pharmacies, dentists, chiropractors, physiotherapists, naturopathic doctors, podiatrists, psychologists, massage therapists and optical stores/optometrists/ophthalmologists can register for Pay Direct through Canada Life.

If your service provider has signed up, simply provide them with your policy and ID number (and those for your spouse's program, if you can coordinate benefits) and you will pay only the portion of the expense that's not covered under your benefits plan(s).

Extended health and drugs

To make a claim for reimbursement, you can submit a paper or electronic claim.

- Find the paper claim form on the Careers & MyHR > [Forms and Tools > For All Employees](#) page or on [My Canada Life at Work](#), and follow the submission instructions carefully. Make a photocopy of your expense receipt because the originals will not be returned to you
- Submit eClaims on [My Canada at Work](#) for prescription drugs, vision care, chiropractic, physiotherapy, podiatry, psychology, acupuncture, massage therapy and naturopathy. Keep your original expense receipts in case you're asked to submit them

Once a claim is processed, you'll receive a direct deposit if you've provided your banking information to Canada Life through [My Canada Life at Work](#), otherwise you will receive a cheque in the mail.

All plan members are required to sign up for [PharmaCare](#) to assist with prescription drug coverage, limiting the impact on your lifetime maximum. In addition, some high-cost drugs will require you to apply for PharmaCare special authority before you can be reimbursed.

For information regarding drugs and medicines, please refer to the [Extended Health Plan](#) section.

Dental

Most dental offices will bill Canada Life directly when you provide your policy and ID number (and your spouse's information, if you have coordinated benefits) and you'll pay only the portion of the service not covered by your benefits plan(s).

If your dentist cannot bill Canada Life directly (meaning you have to pay the full cost at the dental office) or if you wish to claim to your Health Spending Account, you can submit a paper claim.

Find the paper claim form on the Careers & MyHR > [Forms and Tools > For All Employees](#) page or [My Canada Life at Work](#) and follow the submission instructions carefully. Make a photocopy of the expense receipt because the originals will not be returned to you.

Monthly orthodontic claims may be claimed through [My Canada Life at Work](#).

Deadlines

It's recommended that you submit claims immediately after treatment.

Late claims won't be accepted by Canada Life.

Extended health claims, including drug claims and dental claims, must be received no later than 15 months from the date the expense was incurred.

For all claims questions, contact Canada Life at 1-855-644-0538.

Life insurance

To initiate a claim for any of the life insurance products, you, your supervisor, or your designated beneficiary can contact [the BC Public Service Agency](#).

To submit an [AskMyHR](#) service request, use the categories Myself (or) My Team or Organization > Benefits > Bargaining Unit Employees.

A representative will send claiming information and will be available to answer your questions.

Coordination of benefits

If your spouse is a BC Public Service employee and is covered under the BC Public Service benefits plan (excluding BC Ferries plan members), you're able to coordinate benefits and submit your extended health and dental receipts to both plans and get up to 100% of your eligible expenses reimbursed (to plan limits).

If your spouse is enrolled in a benefits program with an employer outside of the BC Public Service, check your spouse's benefits program to see if it allows for coordination of benefits plans.

Insurance companies follow the guidelines below to determine which plan pays first and how benefits are calculated.

- When you make a claim under coordinated plans, photocopy your receipt(s) and submit your claim to your plan first
- Once approved, you'll receive an Explanation of Benefits Statement. Now you can

submit a claim to your spouse's plan, along with the Explanation of Benefits Statement and photocopies of your receipt(s)

- Spouses will submit to their plan first, and to your plan second
- If you have dependent children, the order of submission is determined by your birthdays. If your birthday is earlier in the calendar year than that of your spouse, you'll submit your children's claims to your plan first

If you and your spouse have coordinated benefits and you're both covered under Canada Life, you can submit to both plans at the same time by filing an eClaim through [My Canada Life at Work](#).

If not, you can submit an [Extended Health Claim form](#) or a [Dental Plan Claim form](#).

When coordinating benefits, please ensure the same names are being used on both plans (for example: legal names) so there are no delays with the coordination of benefits with the carrier. If the names don't match, there may be a delay in payment or payment may be missed.

Once your claim is processed, you'll receive notification. If you provided Canada Life with your banking information, they'll deposit the reimbursement into your banking account. Otherwise, you'll receive a cheque in the mail.

A retiree plan will always pay after any group plan that covers you as an employee.

Work Status Changes

The BC Public Service recognizes that each of us, throughout our career in the BC Public Service, may experience various work events (for example: becoming a new employee, travelling out of the country, leaving the public service, etc.) that will change the type of coverage we receive.

The following is a list of common work status changes and the effects on benefits coverage. If you have any questions, contact [the BC Public Service Agency](#). If submitting an [AskMyHR](#) service request, use the categories Myself (or) My Team or Organization > Benefits > Bargaining Unit Employees.

What happens if?

| Question | Answer |
|-----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>I transfer from a regular position to an auxiliary position?</p> | <p>Your benefits coverage ends at the end of the month of your date of transfer and you must re-qualify for benefits. Any balances remaining in your Health Spending Account or taxable cash are forfeited.</p> |
| <p>I'm on a temporary assignment to an excluded position from a base position in the bargaining unit?</p> | <p>If your temporary assignment is 21 days or longer, you're eligible (and can enrol) for the benefits program available to excluded employees. You become eligible on the first day of the month following the start of your temporary assignment to the excluded position. More information about benefits for excluded employees (Flexible Benefits Program) is available on Careers & MyHR.</p> <p>If you return to your base position, you return to your Bargaining Unit Benefits Plan. If you allocated funds to a Health Spending Account, it terminates at the end of the month you return to your base position. The remaining balance is forfeited.</p> <p>If you're enrolled in any of the Optional Life Insurance Plans, your coverage transfers between the 2 benefit plans. A change in employment is not considered an eligible life event, therefore no changes can be made to your life insurance coverage as a result of a job change.</p> <p>Your extended health and dental claims history will remain with you throughout your employment. You should always check your eligibility prior to purchase.</p> |
| <p>I transfer to an excluded position?</p> | <p>You become eligible (and can enrol) for the benefits program available to excluded employees. Refer to the 'Who's eligible for benefits' section on the Benefits for Excluded employees page on Careers & MyHR.</p> <p>If you do not enrol, you will be enrolled (by default) in the benefit plans that most closely match your coverage under the Bargaining Unit Benefit Plan. Any dependants covered under the Bargaining Unit Benefit Plan will also be covered under the Flexible Benefits Program. Any unused flex credits will be paid out in monthly instalments as taxable cash. You will have to wait until the next Open Enrolment period (or until you experience an eligible life event) to make any changes.</p> |

| Question | Answer |
|----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <p>If you're enrolled in any of the Optional Life Insurance Plans, your coverage transfers between the 2 benefit plans. A change in employment isn't considered an eligible life event, therefore no changes can be made to your life insurance coverage as a result of a job change.</p> <p>Your extended health and dental claims history remains with you throughout your employment. You should always check your eligibility prior to purchase.</p> |
| I'm on Short Term Illness and Injury Plan (STIIP)? | There are no changes to coverage. |
| I'm approved for Long Term Disability (LTD)? | There are no changes to coverage. |
| I commence a rehabilitation trial? | If you return to work on a rehabilitation trial after being on LTD, your LTD claim continues to be active, and there are no changes to coverage. |
| I return to work from Long Term disability (LTD)? | There are no changes to coverage. |
| I'm on leave with pay? | <p>There are no changes to coverage.</p> <p>If you're on a leave with partial pay, visit the Benefits while on leave or layoff section on Careers & MyHR for more information.</p> |
| I'm on leave without pay? | <p>Benefits coverage is suspended during a leave without pay over 1 calendar month but can continue to receive benefits coverage by paying the full cost of the plan premiums.</p> <p>If your leave is more than 30 days but less than 90 days and you do not maintain your optional life insurance benefits, your optional life insurance coverage will be reinstated upon your return to work.</p> <p>If your leave is more than 90 days and you don't maintain your optional life insurance benefits, any optional coverage for which evidence of insurability is not required will be reinstated but you'll need to requalify and provide evidence of insurability for Employee Optional and/or Spouse Optional Life Insurance.</p> |

| Question | Answer |
|----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <p>If the leave is included in Part 6 of the Employment Standards Act, your benefits, other than optional life insurance plans, are continued. Review the Benefits while on leave or layoff page on Careers & MyHR for detailed information.</p> |
| <p>I return from a leave without pay?</p> | <p>If your leave is under 3 months, contact MyHR when you return to reinstate your benefits. Submit an AskMyHR service request using the category Myself (or) My Team or Organization > Benefits > Submit a Health Benefit Form/Application.</p> <p>If your leave is greater than 3 months, follow the enrolment process to reinstate your benefits.</p> <p>If your leave is more than 30 days but less than 90 days and you do not maintain your optional life insurance benefits, your optional life insurance coverage will be reinstated upon your return to work.</p> <p>If your leave is more than 90 days and you don't maintain your optional life insurance benefits, any optional coverage for which evidence of insurability is not required will be reinstated but you'll need to requalify and provide evidence of insurability for Employee Optional and/or Spouse Optional Life Insurance.</p> |
| <p>I'm on maternity/parental/pre-placement adoption leave?</p> | <p>The birth of a child is an eligible life event and you have 60 days from the birth of your child to update your benefits coverage. You can enrol them in your benefits plans by submitting the Bargaining Unit Benefits Enrolment/Change form. After 60 days, you can still add your child to your coverage, but you cannot change your options.</p> <p>Benefits in place prior to your leave will remain in place during the leave. If you choose, you may waive extended health and dental plan coverage during your leave by completing and submitting the Bargaining Unit Benefits Enrolment/Change form. Employees often consider this option if:</p> <ul style="list-style-type: none"> • They have coverage under their spouse's plan • They want to minimize repayment of benefits paid prior to April 1, 2022, if they're unsure about returning to work after their leave |

| Question | Answer |
|-------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <p>Maintenance of Employee Basic Life Insurance and Long Term Disability coverage is mandatory during your leave.</p> <p>If you have waived, are not eligible for or have deferred your top-up allowance, your benefits will be maintained (if you do not cancel them) but any optional life insurance plans will be cancelled.</p> <p>You can choose to maintain your optional life insurance coverage by submitting an application and paying the premiums. If you discontinue your optional life insurance, any optional coverage for which evidence of insurability is not required can be reinstated but you'll need to reapply and requalify by submitting evidence of insurability for Employee Optional and/or Spouse Optional Life Insurance. More information can be found on the Career & MyHR page Benefits while on leave or layoff.</p> <p>If you're taking extended childcare leave after parental leave and would like to maintain your benefits, you'll have to pay the premiums. More information can be found on the Careers and MyHR page Benefits while on leave or layoff.</p> <p>After your leave, if you don't fulfil the return-to-work requirements, you'll have to repay any premiums that were paid on your behalf by your employer during the leave prior to April 1, 2022. For more information, refer to:</p> <ul style="list-style-type: none"> • Maternity leave: choosing not to return to work • Parental leave: choosing not to return to work • Pre-placement adoption leave: choosing not to return to work |
| <p>I travel out of province/out of country?</p> | <p>Please see the out-of-province/out-of-country emergency coverage information in the 'Extended health plan' section of this benefits guide for detailed information on emergency medical coverage while traveling for work and/or pleasure.</p> |
| <p>I'm laid off from the BC Public Service?</p> | <p>Your extended health and dental coverage and life insurance plans end on the last day of the month of layoff. Benefits coverage can be continued for 6 months following the month of layoff if you apply to continue coverage and pay the premiums.</p> |

| Question | Answer |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <p>Visit Benefits while on leave or layoff on Careers & My HR for more information.</p> |
| <p>I'm actively working and reach the age of 65?</p> | <p>There are no changes to extended health and dental.</p> <p>You're no longer eligible for Employee Basic Life Insurance, Optional Family Funeral Benefit or for any of the Optional Life Insurance or Optional Accidental Death & Dismemberment Insurance plans, but you can convert to an individual plan.</p> <p>For more information, see 'Converting to individual benefits plans' in the 'When does coverage end?' section.</p> <p>You are also no longer eligible for Long Term Disability.</p> |
| <p>I retire from the BC Public Service?</p> | <p>Your coverage ends at the end of the month in which you retire.</p> <p>Retirement benefits are administered through the BC Public Service Pension Plan and are different than your benefits coverage through the BC Public Service. If you're under age 65, you have the option to continue your Employee Basic Life Insurance and Optional Family Funeral Benefit by applying through the Public Service Pension Plan.</p> <p>Review retirement benefits criteria at the BC Pension Corporation website.</p> |
| <p>I resign from the BC Public Service?</p> | <p>Your extended health and dental coverage ends on your last day of work. All other flexible benefits terminate on the last day of the month in which your employment ends. See 'Converting to individual benefits plans in the 'When does coverage end?' section for further information.</p> <p>Any balances remaining in your Health Spending Account or taxable cash are forfeited.</p> <p>Benefits coverage extended to an eligible spouse and/or dependent children will end the same date that your coverage ends.</p> |
| <p>I die?</p> | <p>Employee coverage Benefits coverage will terminate at the end of the month in which</p> |

| Question | Answer |
|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <p>the death occurs. A life insurance claim will be initiated when MyHR is notified.</p> <p>Extended health and dental plan coverage for dependants Coverage terminates for dependants at the end of the month following the month in which the employee dies (for example: extended health and dental terminate on April 30 when the employee's death occurs in March).</p> <p>Dependants can purchase individual extended health and dental plan coverage when the group coverage ends through Canada Life. Of course, family members are free to purchase coverage from any health insurance carrier they choose.</p> <p>Optional Life and Optional AD&D coverage for dependants Coverage ends at the end of the month in which the death occurs. Covered dependants can apply for individual coverage. See 'Converting to individual benefits' under the 'When does coverage end?' section for further information.</p> |

When does Coverage End?

Extended health and dental plans

Coverage ends on one of the following:

- Your last day of employment
- The day you request that coverage end
- The last day of the month of a leave of absence without pay greater than a calendar month (if you don't pay the required premiums)
- The last day of the month in which you change from regular to auxiliary status or from an excluded to a bargaining unit position
- The last day of the month in which you're on pay prior to retirement

Employee Basic Life and Optional Family Funeral Benefit

Coverage ends on the date the policy terminates or the last day of the month in which any of

the following occurs:

- Your employment ends
- You turn 65
- You change from regular to auxiliary status or from an excluded to a bargaining unit position
- You retire under the provisions of the [Pension Public Service Act](#) (unless you elect to continue coverage to age 65)
- After the month in which a premium is not received by you or your employer on your behalf
- You cease to satisfy the actively-at-work requirement

Optional Life and Optional AD&D Insurance

Coverage ends on the date the policy terminates or the last day of the month in which any of the following occurs:

- Your employment ends
- You turn 65
- You change from regular to auxiliary status or from an excluded to a bargaining unit position
- You retire under the provisions of the [Pension Public Service Act](#)
- After the month in which a premium isn't received by you or your employer on your behalf
- You cease to satisfy the actively-at-work requirement

Coverage for eligible dependants

Coverage for eligible dependants ends on one of the following:

- The same date that your coverage terminates
- The day you request coverage end
- The date they cease to qualify as an eligible dependant
- For Spouse Optional Life and Spouse Optional AD&D, the date that the spouse turns 65
- In the event of the employee's death, extended health, dental and the Health Spending Account (if applicable) coverage for dependants is maintained until the end of the month following the month of the employee's death

When your spouse turns 65, they're eligible to convert to an individual life insurance plan without a medical exam. See 'Converting a spouse's optional life insurance' in this section for further details.

Converting to individual benefits plans

The conversion policy enables you to convert to individual extended health, dental and life insurance plans when your group coverage ends.

Converting to an individual plan may benefit you if you don't qualify for other insurance due to an existing medical condition.

You can apply to convert to some or all of these plans.

You must apply and pay your first premium within 60 days of the end of the month in which your group coverage ends.

This conversion cannot be made retroactive. If you miss this deadline, you're no longer eligible for conversion.

Converting your individual life insurance plans

If your employment ends or you reach age 65 and are no longer eligible for group life insurance, you may convert your coverage to an individual policy, limited in both amount and plan, without a medical examination. Or, you may take a medical examination (paid for by the carrier) and choose any insurance plan offered by the company. If you don't meet the medical requirements, you can still convert your coverage to an individual policy, limited in both amount and plan.

The amount of the individual policy where no medical examination is taken may be any amount **up to** the amount of coverage combined (maximum \$200,000) in force at the time your group coverage ends.

The premium for the individual policy will depend on your age and on the type of policy you select. It's not the same rate as paid while covered under the group plan.

For employees turning 65, you'll be provided instructions from the Benefits Service Centre on how to start the conversion process.

For employees who are terminating their employment before turning 65 and who reside in British Columbia, you can apply to Canada Life for an individual policy by contacting Todd Prystupa at 250-217-0751. For employees who reside outside of B.C., please visit the [Canada Life Group Life Conversion](#) page to find an advisor in your area, or call 1-888-252-1847.

Please provide the following notes to the advisor you're working with:

- The combined conversion maximum is \$200,000
- A plan member must apply for the individual policy in writing and pay the first premium within 60 days after the life insurance terminates
- The actual amount of life insurance that's eligible for conversion, as well as the employee's termination date, will be verified upon receipt of the conversion application at Canada Life's Head Office. The verification will be between Canada Life Head Office and the Plan Member's HR/Payroll Office

Converting your spouse's optional life insurance

Provided your spouse is under age 65, you may also convert their optional life insurance to an individual plan at the same time as you are converting your own coverage.

The same application deadline and process to convert coverage applies.

If your spouse is older than you when you turn 65, your spouse is ineligible for conversion to an individual plan.

Individual extended health and dental plans

When your group coverage ends, an individual health and dental plan is available through [Canada Life](#). Visit the [Canada Life Health and Dental Insurance page](#) for more information.

If you would like to purchase an individual extended health and dental plan, contact [Canada Life](#).

Individual plans will be different than the group plan.

You're free to apply for insurance with any other insurance carrier you choose at any time. MyHR, the Public Service Pension Plan at BC Pension Corporation, and your employer are not responsible for the lapse of the 60-day conversion period if you don't apply in a timely manner.

Glossary

| Term | Definition |
|--------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Actively-at-work requirement | <p>To satisfy this requirement, an employee must:</p> <ul style="list-style-type: none"> • Be fully capable of performing their regular duties; and • Be either: <ul style="list-style-type: none"> • Working at the employer’s place of business or a place where the employer’s business requires them to work • Absent due to vacation, weekends, statutory holidays, or shift variances |
| Annual earnings | <p>For the purposes of Employee Basic Life Insurance, annual earnings are defined as 12 times your current monthly base rate of pay for your current classification, calculated as bi-weekly salary times 26.0893. Annual earnings are the employee’s basic annual salary paid by the employer, including salary protection, classification adjustments, and some temporary market adjustments. Overtime, allowances, bonuses or any other additions to pay are not included.</p> |
| Annual enrolment (Optional Life Insurance Plans) | <p>Annual enrolment period where you can update your optional life insurance choices, with changes taking effect April 1st of the current calendar year.</p> |
| Auxiliary employee | <p>An employee who’s employed for work that is not of a continuous nature. Refer to your Collective Agreement for information on eligibility requirements for benefits.</p> |
| Bargaining Unit employee | <p>The Bargaining Unit consists of those public service employees who are members of one of the following Bargaining Units:</p> <ul style="list-style-type: none"> • British Columbia Government and Service Employees’ Union (BCGEU) • Communications, Energy and Paperworkers Union of Canada (CEP) • Professional Employees Association (PEA) • British Columbia Nurses Union (BCNU) |
| Beneficiary | <p>The person(s)/registered charity named to receive the insurance benefit if the employee dies while insured. If the employee dies without designating a beneficiary, payment will be made to the employee’s estate.</p> |

| Term | Definition |
|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <p>The employee is the beneficiary for Spouse Optional and Child Optional Life Insurance.</p> |
| Carrier | <p>The service provider that adjudicates the claims on behalf of the employer:</p> <ul style="list-style-type: none"> • Canada Life is the carrier for extended health and dental • Canada Life is the carrier for life insurance products |
| Claim | <p>A request to the insurance provider for payment under the benefits plan.</p> |
| Common-law spouse | <p>A common-law spouse is a person of the same or opposite sex where the employee has signed a declaration or affidavit that they have been living in a common-law relationship or have been cohabiting for at least 12 months. The period of cohabitation may be less than 12 months where the employee has claimed the common-law spouse's child/children for taxation purposes.</p> <p>By enrolling your common-law spouse in your benefits program, you're declaring that person as your common-law spouse. A separate form (declaration) is not required.</p> |
| Complete oral exam | <p>Clinical examination and diagnosis of hard and soft tissues, including carious lesions, missing teeth, determination of sulcular depth and location of periodontal pockets, gingival contours, mobility of teeth, recession, interproximal tooth contact relationships, occlusion of teeth, TMJ, pulp vitality tests, where necessary and any other pertinent factors.</p> |
| Conversion policy | <p>A policy that enables members to convert to individual benefits plans (extended health and dental, life insurance) when group coverage ends.</p> |
| Coordination of benefits | <p>A provision in a group insurance policy describing which insurer pays a claim first when 2 policies cover the same claim.</p> <p>This provision applies only to extended health and dental plans.</p> <p>Under this provision, the total benefit amount that an individual can claim is 100% of the cost of the eligible expense incurred (meaning, the combined reimbursements across all plans cannot exceed the total cost of the expense).</p> |
| Deductible | <p>The amount you must pay each year before the plan starts to reimburse eligible medical expenses.</p> |

| Term | Definition |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dependants | A spouse or child who meets the eligibility requirements and is covered under your benefits program. |
| Dispensing fee | The fee charged by pharmacies to dispense a medication. |
| Eligible employee | All regular Bargaining Unit employees, whether full or part-time, may participate in this benefits program. In addition, auxiliary Bargaining Unit employees may participate in this benefits program upon meeting eligibility criteria (for example: completion of 1827 hours of work in 33 pay periods). See your Collective Agreement for additional information on eligibility criteria. |
| Eligible expenses | <p>Charges for services and/or supplies that have been specifically included in the Extended Health and Dental contract as a benefit. An expense is incurred on the date the service is provided or the supply is received.</p> <p>Any payment to a pharmacy or practitioner which represents an amount more than the recognized fee schedules is not included in the definition of an eligible expense.</p> |
| Eligible life event | A specific event or change that allows you to make changes to your benefit options within 60 days of the event. Eligible life events include events such as a birth or death of a dependant, a change in marital status, or the loss of a spouse's benefits coverage. |
| Employer | BC Public Service or an employer participating in the public service benefits program. |
| Estate | The whole of one's possessions (assets and liabilities) left by an individual upon their death. |
| Evidence of Insurability | <p>The documentation of good health to be approved for Employee Optional and Spouse Optional Life Insurance.</p> <p>This is also called 'evidence of good health'.</p> |
| Explanation of benefits statement | The statement you receive from the extended health/dental insurance carrier that itemizes how you're being reimbursed for the expenses that you submitted. |
| Fee schedule | The dental fee schedule published by the BC Dental Association for dentists (general practitioners), dental specialists, and denturists that contains eligible |

| Term | Definition |
|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <p>dental services, financial limits, treatment frequencies, and fees in effect on the date the dental service was performed.</p> <p>Most, but not all plans will cover costs based on the fee guide. It's not mandatory for dental offices to follow the fees suggested in the fee guide.</p> |
| Full-time attendance | <p>A child is considered a full-time student when they meet the attendance requirements specified by the educational institution. If not specified, full-time attendance means that the child is enrolled for at least 15 hours of instruction per week, per term, and is physically present on campus OR virtually present on campus by way of regularly scheduled, interactive, course-related activities conducted online. Students must be able to demonstrate, if requested, that they meet full-time attendance requirements.</p> |
| Individual benefits plans | <p>Benefits plans that an individual purchase for themselves.</p> |
| Low Cost Alternative program | <p>Under PharmaCare, drugs deemed the lowest cost alternative are usually (but not always) generic drugs. Generic drugs contain the same active ingredients and are manufactured to the same standards set by Health Canada, and to the same strict regulations established by the Food and Drugs Act. Only minor ingredients like dyes, coatings or binding agents may vary. The real difference is in price; generic drugs cost 30-50% less, on average.</p> |
| Minor | <p>A person who's under 19 years of age.</p> |
| Non-taxable benefits | <p>Non-cash benefits, like extended health and dental, provided to employees by their employer. Employees are not required to pay the tax on the cash value of the benefit.</p> |
| Open Enrolment | <p>Annual enrolment period where you can update your benefit choices, with changes taking effect on January 1 of the next calendar year.</p> |
| Paramedical services | <p>A defined group of services and professions that supplement and support medical work, but don't require a fully qualified physician. These services include:</p> <ul style="list-style-type: none"> • Acupuncture • Naturopathic physician • Chiropractor • Physiotherapy |

| Term | Definition |
|------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <ul style="list-style-type: none"> • Massage therapy • Podiatry |
| PharmaCare | <p>PharmaCare helps British Columbians with the cost of eligible prescription drugs and designated medical supplies. It's one of the most comprehensive drug programs in Canada, providing reasonable access to drug therapy through 7 drug plans.</p> <p>Assistance through PharmaCare is based on income. The lower your income, the more help you receive. There's no cost to register and there are no premiums. More information is available on the PharmaCare page.</p> |
| Pre-authorization | Confirmation with Canada Life regarding eligible medical/dental expenses and reimbursement percentage. |
| Premium | The amount paid by the employee or the employer to maintain insurance coverage. |
| Principal sum | An amount equal to the employee's life insurance. |
| Qualifying disability (Optional Life Insurance only) | <p>An employee is considered disabled if disease or injury prevents them from being gainfully employed. Gainful employment means work:</p> <ul style="list-style-type: none"> • That a person is medically able to perform • For which they have at least the minimum qualifications • That provides income of at least 60% of their indexed annual earnings* • That exists either in the province or territory where they worked when they became disabled or where they currently live <p>The availability of work won't be considered in assessing disability.</p> <p>*Indexed annual earnings are pre-disability earnings that have been adjusted to reflect changes in the Consumer Price Index.</p> |
| Reasonable & Customary (R&C) limits | Represents the standard fees health care practitioners would charge for a given service. R&C limits are reviewed regularly and are subject to change at any time. If your health care practitioner charges more than the R&C limit for that item or service, you'll be responsible for paying the difference. For R&C charges, log into My Canada Life at Work under Coverage & Balances, Health (50088), and Customary charges to view. |

| Term | Definition |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | If you have any questions about R&C limits for a given service, contact Canada Life at 1-855-644-0538. |
| Reference-based pricing | A process where drugs that are deemed therapeutically equivalent are grouped together, and then the cost of the lowest-priced drug in the group (typically a generic drug) is used as the reimbursement level for all drugs in the group. |
| Regular employee | An employee who is employed for work that is of a continuous full-time or continuous part-time nature. |
| Rehabilitation trial | A trial period of employment for assessment and/or rehabilitation purposes. |
| Reimbursement | The amount you're paid back for an expense that you incur. Reimbursements can be partial or total. |
| Specific oral exam | The examination and evaluation of a specific condition in a localized area. |
| Statutory benefits | Benefits that are fixed, authorized, or established by statute. The employer is required by the law (Employment Standards Act) of the province to provide these benefits to employees. |
| Taxable benefits | Non-cash benefits, like Employee Basic Life Insurance (employer's portion) provided to employees by their employer. Employees are required to pay the tax on the cash value of the benefit. |
| Term life insurance | Life insurance protection provided during your term of employment. Term life insurance has no cash value. |
| Weekly indemnity | A benefit payable to eligible auxiliary employees who are ill and who don't qualify for coverage under the Short-Term Illness and Injury Plan. See your Collective Agreement on Careers & MyHR for further information. |

Contacts and Resources

For questions about extended health and dental claims, contact Canada Life.

Canada Life Mailing Address

PO Box 3050, Station Main
Winnipeg MB R3C 0E6

Canada Life Phone: (Toll-free) 1-855-644-0538

Assistance with My Canada at Work For Plan Members: (Toll-free) 1-888-222-0775

Visit Canada Life's website at <https://www.canadalife.com/>.

To check your benefits or to submit a claim, visit My Canada Life at Work at <https://my.canadalife.com/sign-in>.

Optional emergency travel medical benefits

Visit Canada Life's website at <https://www.e-benefit.com/en/bctravel>

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

How to submit forms

Submit forms to the **Benefit Service Centre (BSC)** as directed.

BSC Mailing Address

Benefit Service Centre
Block E-2261 Keating Cross Road
Saanichton, BC V8M 2A5

BSC Fax: 604-320-4031

Other questions

Contact MyHR at <https://www2.gov.bc.ca/gov/content/careers-myhr/bcpsa/contact-the-bc-public-service-agency>.

Bargaining Unit Benefits Plan

This guide describes the benefits program for eligible Bargaining Unit employees in the BC Public Service.

While all efforts have been made to make the guide comprehensive, it doesn't contain all the details in the official documents that legally govern the operation of every benefits plan within the Benefits Program.

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: June 2023