

BENEFITS PROGRAM FOR BARGAINING UNIT EMPLOYEES: Your Choices at a Glance 2018

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

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

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

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

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

EXTENDED HEALTH PLAN*	COVERAGE
Annual deductible	\$90
Reimbursement	Reimbursed at 80% for the first \$1,500 paid in a calendar year per person and then 100% for the balance of the year (subject to some restrictions and plan maximums).
Lifetime maximum	\$500,000
Prescription drugs	Covered drugs and medicines purchased from a licensed pharmacy, which are dispensed by a pharmacist, physician or dentist subject to PharmaCare's policies including reference based pricing and lowest cost alternative.
Vision	\$250/24 months for adults \$250/12 months for dependent children
Paramedical services (chiropractor, massage therapy, naturopathic physician, physiotherapy, podiatry)	Chiropractor, naturopathic physician and podiatry: \$200/year/person or \$500/year/family. Massage therapy: \$750/year/person Physiotherapy: no maximum Acupuncture: \$200/year/person or \$500/year/family Effective January 1, 2018, claims will be reimbursed at 80% of the cost from the first visit (subject to reasonable and customary limits) until the annual maximum).

* See the benefits guide on [MyHR](#) or visit [GroupNet](#) on the Great-West Life website for more information about covered items and services under the extended health and dental plan.

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

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Where ideas work

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

For questions about extended health and dental claims, contact:

Great-West Life

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

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

Website:
greatwestlife.com

GroupNet:
groupnet.greatwestlife.com

Optional Emergency Travel Medical Benefit:
<https://www.e-benefit.com/en/bctravel>

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

For all other enquires, contact:

MyHR

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

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

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

Fax:
604-320-4031

Website:
[MyHR](#)

Email:
[Ask MyHR](#)

Tips

- Log on to [GroupNet](#) through the [Great-West Life](#) website to submit eClaims. GroupNet provides online access to your personalized extended health and dental coverage and claims information.
- Ask your doctor or pharmacist if there is a less expensive generic medication that is right for you.
- Don't forget to update your benefits coverage as your personal circumstances change. Visit [MyHR](#) for details.
- Remember to designate a beneficiary for your group life insurance.
- Note: Naming a beneficiary for your Public Service Pension Plan is a separate process from nominating your group life insurance beneficiary. For more information, contact the Public Service Pension Plan. www.pensionsbc.ca

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

Last updated: January, 2018