

FLEXIBLE BENEFITS PROGRAM: Your Choices at a Glance 2018



Where ideas work

This document provides an overview on the differences between the plan options. See the Flexible Benefits Guide on [MyHR](#) for details on all eligible items and services. All amounts shown are annual amounts. You have an additional \$200 provided by the employer annually to spend.

● Cost to you ● Left-over flex credits

MEDICAL SERVICES PLAN		
	No coverage	MSP coverage
Annual price (All family sizes)	\$117 CR	\$0

EXTENDED HEALTH PLAN	OPTIONS			
	No coverage	Coordination	Comprehensive (fully funded)	Enhanced (two year lock-in)
Annual deductible	No coverage	\$100	\$90	\$0
Reimbursement (for most expenses, including prescription drugs)	No coverage	20% Reimbursed at 20% for the first \$5,000 paid in a calendar year per person and then 100% for the balance of the year (subject to some restrictions and plan maximums).	80% 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).	100%
Vision	No coverage	Adult: \$250/24 months Child: \$250/12 months	Adult: \$250/24 months Child: \$250/12 months	Adult: \$500/24 months Child: \$500/12 months
Paramedical services (includes acupuncture, chiropractor, massage therapy, naturopathic physician, physiotherapy and podiatry)	No coverage	All services combined: \$500/year/person	\$500/year/service/person	\$750/year for massage/person \$1,500/year for physio/person \$500/year/other services/person
In province lifetime maximum	No coverage	\$500,000	\$500,000	\$500,000
Out-of-province emergency (100% to lifetime maximum of \$3 million)	Business travel only	Business and personal travel	Business and personal travel	Business and personal travel
Annual Price	You			\$340
	You plus 1 dependant	\$300 CR	\$198 CR	\$459
	You plus 2 or more dependants			\$578

DENTAL	OPTIONS			
	No coverage	Coordination	Comprehensive (fully funded)	Enhanced (two year lock-in)
Basic	No dental coverage	20% Recall for adults: 9 months Recall for children: 6 months	100% Recall for adults: 9 months Recall for children: 6 months	100% Recall for adults and children: 6 months
Major		50%	65%	85%
Orthodontic (LTM = lifetime maximum)		50% with LTM of \$2,000	55% with LTM of \$3,500	55% with LTM of \$5,000
Annual Price	You			\$213
	You plus 1 dependant	\$300 CR	\$195 CR	\$426
	You plus 2 or more dependants			\$633

CLAIMING DEADLINE FOR EXTENDED HEALTH AND DENTAL : 15 months from the date the expense was incurred.

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YOUR BASIC LIFE INSURANCE			
	Core	Comprehensive	Enhanced
Life insurance for you to age 65	\$25,000	\$80,000	3 x annual salary
Annual price	\$118.80 CR	\$0	18 cents per \$1,000 of insurance above \$80,000) x 12 months

● Cost to you ● Left-over flex credits

OPTIONAL LIFE INSURANCE		
(You must choose Enhanced Employee Basic Life Insurance to apply for this coverage for you.)		
	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)

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

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE			
	Units of	Maximum	Per unit of \$25,000
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

HEALTH SPENDING ACCOUNT (HSA)	Waive	Elect
	No HSA	Allocate a minimum of \$100. Individual maximum may vary. Please use the calculator tool to confirm your maximum prior to enrolling.

Annual rate for each unit (\$25,000) of coverage for Optional Life Insurance							
(NS=Non-smoker; S=Smoker)							
Gender/Age (yrs)	Under 35	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64
Female (NS)	\$9	\$12	\$18	\$30	\$48	\$78	\$105
Female (S)	\$12	\$18	\$30	\$54	\$87	\$132	\$183
Male (NS)	\$15	\$15	\$21	\$45	\$84	\$138	\$183
Male (S)	\$30	\$33	\$54	\$99	\$168	\$285	\$381

OPTIONAL FAMILY FUNERAL BENEFIT	
Life insurance for your spouse (\$10,000) and for all dependent children (\$5,000)	
Annual price	\$26.52

CONTACT MyHR		
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	Callers from outside B.C.: Call Enquiry BC at 604-660-2421 and ask to be transferred to MyHR at 1 877-277-0772.	Website: www.gov.bc.ca/myhr
		Email: Ask MyHR