

September 16, 2021

## JOINT FACILITIES BENEFITS TRUST - CHANGES TO THE EXTENDED HEALTH PLAN

On behalf of the Joint Facilities Benefits Trust (JFBT), attached is information regarding changes to the Extended Health Plan for employees who are covered under the JFBT effective January 1, 2022.

Please find attached:

- Administrative Guideline
- Information for Employees that you may wish to distribute or post

The new provisions apply to the following JFBT Class Codes: 1, 2, 3, 6, 7, 8, 11, 74, 327, 471, 622, 816.

*Please forward this document to all departments within your organizations that may require and rely on this information.*

### Questions

If you have any questions about the attachments, please contact:

Andrea Wesley, Benefits Administrator  
Phone: 604.678.2326  
Email: [andrea.wesley@hbt.ca](mailto:andrea.wesley@hbt.ca)

Julita Korniejew, Benefits Administrator  
Phone: 604.260.3316  
Email: [julita.korniejew@hbt.ca](mailto:julita.korniejew@hbt.ca)

Iris Xiao, Benefits Administrator  
Phone: 604.260.3310  
Email: [iris.xiao@hbt.ca](mailto:iris.xiao@hbt.ca)

Catherine Healy, Benefits Administrator  
Phone: 604.678.8497  
Email: [catherine.healy@hbt.ca](mailto:catherine.healy@hbt.ca)

[BenefitsTeam@hbt.ca](mailto:BenefitsTeam@hbt.ca) or 604-736-2087; Toll-free at 1-888-736-2087



**JOINT FACILITIES BENEFITS TRUST -  
New Health and Welfare Benefit Provisions  
Facilities Agreement**

**January 1, 2022**

To: Benefit Administrators  
C: Payroll Department  
Head of Organization  
Date: September 16, 2021  
Subject: Changes to the Extended Health Plan for Members of the Joint Facilities Benefits Trust

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Please find attached information regarding changes to the Extended Health Care (EHC) plan effective January 1, 2022 for employees who are covered under the Joint Facilities Benefits Trust (JFBT).

Attachments:

- Administrative Guideline
- Information for Employees that you may wish to distribute or post

The new provisions apply to the following JFBT Class Codes: 1, 2, 3, 6, 7, 8, 11, 74, 327, 471, 622, 816

If you have any questions about the attachments, please contact:

Andrea Wesley, Benefits Administrator  
Phone: 604.678.2326  
Email: [andrea.wesley@hbt.ca](mailto:andrea.wesley@hbt.ca)

Julita Korniejew, Benefits Administrator  
Phone: 604.260.3316  
Email: [julita.korniejew@hbt.ca](mailto:julita.korniejew@hbt.ca)

Iris Xiao, Benefits Administrator  
Phone: 604.260.3310  
Email: [iris.xiao@hbt.ca](mailto:iris.xiao@hbt.ca)

Catherine Healy, Benefits Administrator  
Phone: 604.678.8497  
Email: [catherine.healy@hbt.ca](mailto:catherine.healy@hbt.ca)

[BenefitsTeam@hbt.ca](mailto:BenefitsTeam@hbt.ca) or 604-736-2087; Toll-free at 1-888-736-2087

*This Administrative Guideline is to advise you of the new Extended Health plan provisions effective January 1, 2022 for employees who are covered under the Joint Facilities Benefits Trust (JFBT).*

### Changes to Extended Health Plan Provisions Effective January 1, 2022

<b>Annual Deductible</b>	<p>The annual EHC deductible is eliminated effective January 1, 2022.</p> <p>Employees are no longer required to satisfy a deductible prior to submitting an EHC claim.</p>
<b>Eye Examinations</b>	<p>Coverage for eye examinations is added effective January 1, 2022.</p> <p>The benefit amount is \$100 per person per calendar year. Reimbursement remains subject to 80% co-insurance.</p> <p>Charges for eye examinations is eligible when performed by a physician or optometrist for employees and dependents aged 19 to 64.</p> <p><b>Note:</b> Eye examinations coverage for class code 471 is amended to \$100 per person <i>per calendar year</i> (previously every 2 calendar years).</p>
<b>Prescription Drugs</b>	<p>This benefit will include contraceptives coverage aligned with the BC PharmaCare program effective January 1, 2022.</p> <p>Oral contraceptives and medicated IUDs approved under the BC PharmaCare formulary are eligible expenses. Other birth control options not included in the BC PharmaCare formulary are not covered under this plan.</p> <p>Reimbursement is subject to 80% co-insurance, BC PharmaCare formulary and payment policies (ie. LCA/RDP/dispensing fee cap/mark-up limit).</p> <p><b>Note:</b> This change is not applicable to class code 471.</p>
<b>Contributions Rates</b>	<p>There is currently no change to the contribution rates associated with the above EHC plan changes.</p>
<b>Employee Notice</b>	<p>We encourage you to distribute this information to your employees covered by the Joint Facilities Benefits Trust under the class codes noted on page 1.</p> <p>A revised benefit booklet and Benefits-at-a-Glance document that include these new EHC benefit provisions will be made available to you at a later date.</p>

September 16, 2021

## NOTICE TO EMPLOYEES COVERED BY THE JOINT FACILITIES BENEFITS TRUST – UPCOMING CHANGES TO YOUR EXTENDED HEALTH PLAN

The Trustees of the Joint Facilities Benefits Trust (JFBT) are notifying you regarding your Health Benefits plan which will be changing on **January 1, 2022** and also to advise you of a plan design review in 2021-2022 that could result in additional plan changes in the future. The upcoming plan changes and the ongoing plan review are being undertaken by the Trustees of the JFBT to ensure the JFBT Benefits plan can address broader needs of the members today and into the future. For your information and planning we have highlighted upcoming changes to your Extended Health and Dental Plan below:

On January 1, 2022 three changes to your Extended Health and Dental plan will take effect:

1. **The Deductible will be Eliminated:** Today your plan requires you to pay a \$100 deductible before your extended health claim is fully reimbursed by Pacific Blue Cross. As of January 1, 2022 you will no longer have to pay a deductible when submitting an extended health or dental claim to Pacific Blue Cross for reimbursement.
2. **Eye Exams will be Reimbursed:** Today your plan does not include reimbursement for eye exams. On January 1, 2022 your plan will reimburse up to \$100 per calendar year for each of you and your family members.
3. **Contraceptives will be Reimbursed:** Today your drug coverage does not include reimbursement for contraceptives. On January 1, 2022 your plan will include reimbursement for contraceptives that are included on the BC Pharmacare formulary. Contraceptives that are not on this formulary will not be reimbursed.

*Please refer to the Frequently Asked Questions section below for more information. If you have concerns or questions about the upcoming changes to your extended health and dental plan you can email [planchangequestions@JFBT.ca](mailto:planchangequestions@JFBT.ca). Member concerns sent to this email will not receive a direct response but will be addressed through an FAQ that will be on the JFBT website. Updates to the FAQ will be made in a timely manner. To receive updates from the JFBT please make sure your email with PBC is current.*

### Frequently Asked Questions:

1. **Do any of my dependents have to pay a deductible?**  
*No. The deductible will be eliminated as of January 1, 2022.*
2. **Which contraceptives are covered?**  
*Your drug plan is aligned with the BC Pharmacare formulary. Contraceptives included on the BC Pharmacare formulary will also be reimbursed.*
3. **Which contraceptives are not covered?**  
*The BC Pharmacare formulary is subject to change as new drugs come to market and/or as PharmaCare makes new listing decisions. Please visit BC Pharmacare (<https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents>) for more information. The following contraceptives are NOT included and therefore not reimbursed under your drug plan:*

- EVRA
- NUVARING
- NEXPLANON
- SELECT 1/35 (28-DAY)
- SEASONIQUE
- INDAYO
- MYA
- LOLO
- ELLA
- YAZ PLUS
- SEASONALE
- SELECT 1/35 (21-DAY)
- *Non-Medicated IUDs: PharmaCare only covers medicated IUDs which contain a drug (such as Mirena). Non-medicated IUDs will not be eligible.*

**4. Where can I find information about the BC Pharmacare formulary?**

*Please visit BC Pharmacare (<https://pharmacareformularysearch.gov.bc.ca/>) for more information.*

**5. Who can I speak with about an Extended Health or Dental claim issue or reimbursement amount?**

*Please contact PBC Call Center at (604) 419-2000 or <https://www.pac.bluecross.ca/contact/> for questions or concerns about your Extended Health and Dental claim reimbursement.*

**6. Will each of my dependents be reimbursed for an eye exam?**

*Yes. Each of your dependents will be eligible for eye exam reimbursement as long as they are enrolled under your benefits plan.*

**7. Will my Extended Health and Dental plan still have a co-insurance provision?**

*Yes, your plan will still require you pay 20% of your claim. The co-insurance provision remains unchanged.*

**8. Have my LTD benefits changed?**

*No. At this time no other benefits under your plan have changed.*

**9. Who decided that the benefit plan should change?**

*The Trustees of the JFBT are responsible for managing all aspects of your benefits plan including considerations and implementation for plan design changes. More information regarding the JFBT and the Trustees responsibilities are described on the JFBT website.*

**10. Will there be more plan changes?**

*In 2021/2022 the JFBT Trustees will complete a plan review. Member feedback will be invited and taken into consideration in decision making about the benefits and future changes.*

**11. Can I participate in the plan review?**

*More information on the plan review and your input will be posted on [www.jfbt.ca](http://www.jfbt.ca) and email news will also be sent to you if you have provided your email when you enrolled in the benefits plan.*

**12. Do I have to pay for these plan changes?**

*No. (Only members who are on leave or in receipt of LTD benefits are required by the plan to pay for their health benefits.)*

**13. Who can I contact about these plan changes?**

*You may send your feedback to [planchangequestions@JFBT.ca](mailto:planchangequestions@JFBT.ca).*

**14. Where can I find more information about the Joint Facilities Benefits Trust?**

*Information about the Joint Facilities Benefits Trust, the Trustees of the JFBT and the Benefits Design Review Committee can be found at [www.jfbt.ca](http://www.jfbt.ca).*

**More information on your plan and these changes:**

Your Health Benefits are provided by the Joint Facilities Benefits Trust (JFBT). This Trust was established on April 1, 2017 to ensure you receive Extended Health and Dental, Long Term Disability, Group Life and Accidental Death benefits. In 2020 the Trustees of the JFBT established a formal Benefits Design Review Committee (BDRC). The BDRC assists the Board by reviewing member feedback and input, and making recommendations regarding health and welfare benefits packages, among other initiatives including the ongoing Plan Review in 2021-2022 which could result in additional changes to your benefits plan. *Please note members represented by the Facilities Bargaining Association but who were disabled prior to April 1, 2017 are covered by the Healthcare Benefit Trust not the JFBT. As a result, plan changes do not apply.*