

December 22, 2011

New Health and Welfare Benefit Provisions HEALTH SCIENCE PROFESSIONALS AGREEMENT

We have now received confirmation from HEABC regarding changes to the Extended Health Care (EHC) and Dental plans under the Health Science Professionals Provincial Collective Agreement that are **effective January 1, 2012**.

Please find attached:

- HSP Administrative Guidelines
- HSP Administrative Guidelines - Employee Bulletin that you may wish to distribute or post

The new provisions apply to the following HBT Class Codes: 9, 38, 117, 147 and 347.

Contact

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

Wendy Fullerton

Client Consultant, Benefits Administration

Operations

wendy.fullerton@hbt.ca

604.678.8316 or toll-free at 1.888.736.2087

HEALTHCARE BENEFIT TRUST

Please ensure that this communication is distributed to the appropriate people within your organization.



New Health and Welfare Benefit Provisions Health Science Professionals Agreement

2010–2012

Administrative Guidelines #1–2011

To: Benefit Administrators at Healthcare Benefit Trust Member Organizations

c: Payroll Department
Head of Organization

Date: December 22, 2011

Subject: 2010–2012 Health Science Professionals Provincial Collective Agreement Changes

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These Administrative Guidelines are to advise you of the new Extended Health and Dental provisions that were negotiated under the 2010-2012 Health Science Professionals Provincial Collective Agreement.

Changes To Extended Health Care Provisions Effective January 1, 2012

<p>Vision Care</p>	<p>The benefit amount has increased from \$225 every 24 months to \$350 every 24 months, with reimbursement increased from 80% to 100%.</p> <p>You may receive enquiries from employees about the impact of the increase on their vision care claims. Here are two examples:</p> <p>Example 1 - Employee purchases a pair of eyeglasses in June 2011 for \$375. The employee submits a claim and is reimbursed \$180 (80% of \$225) under the current plan.</p> <p>Q. Can the employee re-submit the remainder of the claim on or after January 1, 2012?</p> <p>A. No, the higher limit only applies to claims with the date of service/purchase on or after January 1, 2012.</p> <p>Example 2 - Employee purchases a pair of eyeglasses in June 2011 for \$375. The employee submits a claim and is reimbursed \$180 (80% of \$225). The employee purchases a second pair of eyeglasses in July 2012 for \$350.</p> <p>Q. Can the employee submit a claim for the second pair of eyeglasses even though they were purchased within 24 months of the last claim?</p> <p>A. Yes, but the employee will only be reimbursed \$125 (100% of the additional benefit of \$125).</p> <p><i>Note: The above examples assume that the annual deductible has already been satisfied for 2012.</i></p>
<p>Orthopedic Shoes and Orthotics</p>	<p>Reimbursement for orthopedic shoes or custom-made orthotics, with replacements when required due to normal wear or as a result of a change in condition.</p>
<p>Podiatrist</p>	<p>The calendar maximum has increased from \$200 to \$400 per person.</p>
<p>Prescription Drugs</p>	<p>Standard oral contraceptives and contraceptive injectables will be covered. Contraceptive devices (e.g. IUDs) or morning after pills are not covered.</p>

Changes To Extended Health Care Provisions Effective January 1, 2012	
Psychologist	Fees of registered clinical counsellors and registered psychologists up to a combined maximum of \$900 per person per calendar year.
Additional Information	Unless otherwise noted, reimbursement will be up to 80% of the above maximums, after the calendar year deductible has been satisfied.

Changes to Dental Plan Effective January 1, 2012	
Dual Coverage	All employees and their dependents are to be enrolled in the dental plan provided the employee is not a primary member of another dental plan.

Contribution Rates

We recognize the administrative burden associated with changes in rates in a year, particularly where employees pay for some or all of the cost of benefits. As such, where financially responsible, we will try to avoid changing rates outside of the regular schedule.

In this instance, leaving rates at their current levels until April 1, 2012 is financially responsible based on the Trust’s actuarial review of expenses and claims experience.

While rates will not change until April 1, 2012 as part of the regular rate review process, you will still experience an immediate financial impact of the changes. With the removal of the dual dental restriction, all employees must be enrolled in the dental plan provided they are not primary members of another dental plan. You will need to contribute on behalf of these employees based on the existing rates. This means that your overall contributions will increase.



Notice to Employees Covered by the Health Science Professionals Agreement

Changes to your Extended Health Plan Provisions Effective January 1, 2012

Vision Care

The vision care benefit has increased from \$225 every 24 months to \$350 every 24 months, with reimbursement at 100%. This limit will apply to claims submitted for purchases dated on or after January 1, 2012.

Q. I purchased a pair of eyeglasses in June 2011 for \$375 and was reimbursed \$180. Can I re-submit the remainder of the claim in January 2012?

A. No, the higher limit only applies to claims with the date of purchase on or after January 1, 2012.

Q. I purchased a pair of eyeglasses in June 2011 for \$375 and was reimbursed \$180. If I purchase another pair of eyeglasses in July 2012 for \$350, can I submit this claim even though they were purchased within 24 months of the last claim?

A. Yes, but you will only be reimbursed \$125.

Note: The above assumes that the annual deductible has already been satisfied for 2012.

Orthopedic Shoes and Orthotics

Reimbursement for orthopedic shoes or custom-made orthotics, with replacements when required due to normal wear or as a result of a change in condition.

Podiatrist

Reimbursement for fees of a registered podiatrist has increased from \$200 to \$400 per person per calendar year. This limit will apply to claims submitted for services dated on or after January 1, 2012.

Prescription Drugs

Standard oral contraceptives and contraceptive injectables are now covered.

Q. Are contraceptive devices such as IUDs or morning after pills covered?

A. No, contraceptive devices such as IUDs or morning after pills are not covered.

Psychologist

Fees of registered psychologists and registered clinical counsellors, up to a combined maximum of \$900 per person per calendar year is now covered.

- Q. If I paid for services of a registered psychologist in June 2011 for \$500, can I submit this claim in January 2012?
- A. No, this benefit only applies to claims with the date of service/purchase on or after January 1, 2012.

Additional Information

Unless otherwise noted, you will be reimbursed up to 80% of the above maximums, after the calendar year deductible has been satisfied.

Changes to your Dental Plan Provisions Effective January 1, 2012

Dual Coverage

Effective January 1, 2012, you and your eligible dependents must be enrolled in the dental plan provided you are not a primary member of another dental plan.

- Q. Can I be enrolled in my employer's plan and my spouse's plan?
- A. Yes, you can be enrolled in both plans.
- Q. If I am enrolled in the dental plan with another employer as the primary member, can I be enrolled both dental plans?
- A. No, if you are the primary member of another dental plan, you cannot be enrolled in this plan.

Questions?

Contact your employer or call Pacific Blue Cross at 604-419-2600 or toll free at 1-888-275-4672 or access CARESnet through the Healthcare Benefit Trust's website at www.hbt.ca or through Pacific Blue Cross' website at www.pac.bluecross.ca/caresnet/.