



HEALTHCARE BENEFIT TRUST

August 20, 2026

CHANGES TO THE EXTENDED HEALTH PLAN UNDER THE 2025-2029 COMMUNITY LIVING SERVICES, GENERAL SERVICES AND INDIGENOUS SERVICES COLLECTIVE AGREEMENTS

Attached is information regarding changes to the Extended Health Care plan under the Community Living Services, General Services and Indigenous Services Collective Agreements effective **October 1, 2026**.

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

Questions

If you have any questions, please contact your designated Benefits Administrator or BenefitsTeam@hbt.ca or 604-736-2087; Toll-free at 1-888-736-2087.



**New Health and Welfare Benefit Provisions
Community Living Services, General Services and Indigenous Services
Collective Agreements
2025 – 2029**

To: Benefit Administrators

c: Payroll Department
Head of Organization

Date: August 20, 2026

Subject: Changes to the Extended Health Plan under the 2025 – 2029
Community Living Services, General Services and Indigenous Services
Collective Agreements

Please find attached information regarding changes to the Extended Health Care (EHC) plan effective **October 1, 2026** that were recently negotiated under the 2025 – 2029 Community Living Services, General Services and Indigenous Services Collective Agreements. Employee communication will follow shortly.

Attachments: Administrative Guideline
Benefits-at-a-Glance for Community Living Services, General Services and
Indigenous Services Collective Agreements.

Please forward these documents to all departments within your organization that may require and rely on this information.

Questions

If you have any questions, please contact your designated Benefits Administrator or 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 provision effective October 1, 2026 that was negotiated under the 2025 – 2029 Community Living Services, General Services and Indigenous Services Collective Agreements.

Changes to Extended Health Plan Provisions

Registered Psychologist (includes Social Worker and Clinical Counsellor)	Effective October 1, 2026, benefit amount will increase from \$1,000 to \$1,500 combined maximum per person per calendar year*. <i>* The Extended Health benefit is 80% of the first \$1,000 of claims paid in a calendar year, and 100% thereafter. For the first \$1,000 of Eligible Expenses, reimbursement is up to 80% of the maximum, after the calendar year deductible has been satisfied.</i> Note: Reimbursement is subject to PBC's Reasonable and Customary (R&C) limits. For information on what the R&C limits are, employees should sign into their PBC Member Profile at http://www.pac.bluecross.ca/member. You may receive enquiries from employees about the impact of the increase on their practitioner services claims. Here are some examples: Example 1 – If an Employee submitted four psychologist claims at \$350 per visit in August 2026 for a total of \$1,400 and was reimbursed \$800 (80% of PBC's reasonable and customary limit of \$300 x 4, to the calendar year maximum of 80% of \$1,000). Can the employee re-submit the remainder of the claims on or after October 1, 2026? No, the higher limit only applies to claims with the date of service on or after October 1, 2026. Example 2 – If the same Employee visits the same psychologist two more times in October 2026 for a total of \$700, can the employee submit claims for additional psychology services? Yes, the Employee now has access to the increased psychology maximum. Since the Employee has already exhausted the first \$1,000 of coverage, any additional eligible psychology expenses will be reimbursed at 100% of PBC's reasonable and customary limit, up to the remaining annual maximum of \$500. Note: The above examples assume that the annual deductible has already been satisfied for 2026.
Vision Care	Effective October 1, 2026, the vision care benefit will increase from \$350 every 24 months to \$500 every 24 months with reimbursement at 80%. You may receive enquiries from employees about the impact of the increase on their vision care claims. Here are some examples: Example 1 – If an Employee purchased a pair of eyeglasses in September 2026 and was reimbursed at the applicable coinsurance on the \$350 limit, can the Employee re-submit the claim for the difference in October 2026? No. The higher limit only applies to claims with a purchase date on or October 1, 2026.

	Example 2 - If an Employee purchase a pair of eyeglasses in September 2026 and was reimbursed at the applicable coinsurance on the \$350 limit, and the Employee purchases another pair of eyeglasses in October 2026, can they submit this claim even though the purchase is within 24 months of the last claim? Yes, but the employee will only be reimbursed at the applicable coinsurance on the difference only. Note: The above examples assume that the annual deductible has already been satisfied for 2026.
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Changes to Contribution Rates					
Extended Health Care Rates	The monthly EHC contribution rates will change as follows: <table> <tr> <td>October 1, 2026</td><td>\$74.37 Single</td></tr> <tr> <td></td><td>\$178.48 Couple/Family</td></tr> </table>	October 1, 2026	\$74.37 Single		\$178.48 Couple/Family
October 1, 2026	\$74.37 Single				
	\$178.48 Couple/Family				

Benefits-at-a-Glance and Benefit Booklets	
Employee Communication	Attached is the Benefits-at-a-Glance which provides a brief description of the benefit plans under the Community Living Services, General Services and Indigenous Services Collective Agreements, including the October 1, 2026 EHC change. Please distribute this information to your employees covered by the CSS provincial collective agreements. Revised benefit booklets that include this new EHC benefit provision will be produced at a later date.