

Extended Health Standardized Plan Comparison - SD #40 (NEW WESTMINSTER) - CUPE Local 409

EXTENDED HEALTH	Provincial Standardized Extended Health Plan	Current Plan
Reimbursement	80% until \$1,000 paid, then 100%	Vision care: 100% All other eligible expenses: 80% until \$1,000 paid, then 100%
Annual Deductible	\$100 (Single/Family)	\$50 (Single/Family)
Lifetime Maximum	Unlimited	\$500,000/lifetime
Termination Age	Retirement (No age limit)	Retirement or Age 70
Prescription Drugs		
Drug Formulary	Blue Rx	Blue Rx
Pay-Direct Drug Card	Yes	Yes
Per Prescription Deductible	\$0	\$0
Sexual Dysfunction	Not Covered	Not Covered
Oral Contraceptives	Covered	Not Covered
Fertility	\$7,500 per lifetime	Not Covered
Smoking Cessation ¹	Not Covered	Not Covered
Medical Services and Supplies		
Medi-Assist	Included	Included
Out-of-province Emergency Medical	Covered (100% reimbursement)	Covered (100% reimbursement)
Ambulance	Covered	Covered
Hospital	Private or Semi-private	Private or Semi-private
In-home Nursing Care	Covered	Not Covered
Hearing aids	\$1,000 per 5 years for Adults and per 2 years for Children	\$500 per 5 years
Miscellaneous Services and Supplies (subject to reasonable and customary limits as defined by the Insurer)	Covered	Covered
Orthopedic shoes	\$400 per year for Adults, \$200 per year for Children	\$400 per year for Adults, \$200 per year for Children
Orthotics	\$400 per 2 years (adults and children)	Not Covered
Vision and Paramedical		
Vision Care		
Maximum	\$400 per 24 months	\$250 per 2 years
Eye exams	\$75 per 24 months	Not Covered
Prescription Sunglasses	Included in Vision Maximum	Not Covered
Paramedical services		
Naturopath	\$400 per year	\$300 per year combined
Chiropractor	\$400 per year	
Massage therapist	\$750 per year	\$350 per year combined
Physiotherapist	\$750 per year	
Psychologist	\$400 per year	\$300 per year
Speech therapist	\$400 per year	\$300 per year
Acupuncturist	\$400 per year	\$300 per year
Podiatrist/Chiropodist	\$400 per year	\$300 per year
Notes		
<ul style="list-style-type: none"> - Eligibility of individuals and premium sharing arrangements are unaffected. - Benefits are subject to reasonable and customary limits as defined by the insurer. - Blue RX is a dynamic drug program provided by PBC that is continuously refined with features that include, but are not limited to: managed care formulary, special authorization enforcement, low cost alternative price controls, and reasonable and customary mark-up and dispensing fee limits, for example. 		
¹ Smoking Cessation covered under MSP		