

Provincial Standardized EHB Plan Improvements Schedule

	2013–14	August 1, 2014	July 1, 2017	July 1, 2018
Fertility Drugs	N/A	\$20,000 LTM	\$20,000 LTM	\$20,000 LTM
Hearing Aids	\$1,000 (5 yrs)	\$2,000 (4 yrs)	\$2,700 (4 yrs)	\$3,500 (4 yrs)
Ortho Shoes	\$400	\$400	\$400	\$500
Orthotics	\$200	\$400	\$500	\$500
Vision	\$200 (2 yrs)	\$400 (2 yrs)	\$500 (2 yrs)	\$550 (2 yrs)
Eye Exam	Included in Max (2 yrs)	Separate (2 yrs)	Separate (2 yrs)	Separate (2 yrs)
Naturopath	\$500	\$800	\$800	\$900
Chiropractor	\$500	\$800	\$800	\$900
Massage	\$500	\$800	\$900	\$900
Physiotherapy	\$500	\$800	\$850	\$900
Psychologist	\$500	\$700	\$700	\$900
Acupuncture	\$500	\$700	\$800	\$900
Podiatry/ Chiropody	\$500	\$700	\$700	\$800
Speech Therapy	\$500	\$700	\$700	\$800

Local Dental Plans Improvements Schedule

	July 1, 2015	July 1, 2018
Basic (Plan A)	See local plan for current percentage	Plan pays 85%
Major (Plan B)	See local plan for current percentage	Plan pays 60%
Orthodontics (Plan C)	Plan pays 75%—LTM \$5,000 per person	

Note: Effective July 1, 2015, dual coverage will be allowed for partners who are both BCTF members.

TTOC pay in lieu of benefits

Effective July 1, 2016, the \$3 per day in lieu of benefits for TTOCs under Article B.2.5 will be increased to \$11 per day.

At-a-glance guide: Teachers Standardized Provincial Extended Health Care Plan (Aug 1, 2014 – Jul 1, 2018)

Coverage terminates at age 70 or upon earlier retirement.



Reimbursement	80% until \$1,000 paid per person per year, then 100%
Annual Deductible	\$50

PRESCRIPTION DRUGS (BLUE RX FORMULARY)

Pay-direct drug coverage	Yes
Drug dispensing fees and mark-ups	Same as BC PharmaCare maximums*
BC PharmaCare Lowest Cost Alternative	Applies
Sexual dysfunction	Covered
Contraceptives	Covered
Fertility	\$20,000 lifetime maximum

MEDICAL SERVICES AND SUPPLIES

	AUGUST 1, 2014	JULY 1, 2017	JULY 1, 2018
Medi-Assist	Included		
Out-of-province emergency medical	Covered		
Ambulance	Covered		
Hospital	Private/Semi-private		
Private duty nursing (including in-home)	\$20,000 per year		
Hearing aids	\$2,000 every 48 mos.	\$2,700 every 48 mos.	\$3,500 every 48 mos.
Orthopedic shoes	\$400 per year (adults and children)	\$400 per year (adults and children)	\$500 per year (adults and children)
Orthotics	\$400 per year (adults and children)	\$500 per year (adults and children)	\$500 per year (adults and children)

VISION CARE (INCLUDES PRESCRIPTION SUNGLASSES)

Maximum	\$400 per 24 months	\$500 per 24 months	\$550 per 24 months
Eye exams	1 per 24 months**	1 per 24 months**	1 per 24 months**

PARAMEDICAL SERVICES

Naturopath	\$800	\$800	\$900
Chiropractor	\$800	\$800	\$900
Massage therapist	\$800	\$900	\$900
Physiotherapist	\$800	\$850	\$900
Psychologist	\$700	\$700	\$900
Acupuncturist	\$700	\$800	\$900
Podiatrist/Chiropracist	\$700	\$700	\$800
Speech therapist	\$700	\$700	\$800

* For drugs listed on the BC provincial formulary

** Eye exams are subject to Pacific Blue Cross Reasonable and Customary limits. Learn more about Reasonable and Customary limits at www.pac.bluecross.ca/advicecentre