

At-a-glance guide: Teachers Standardized Provincial Extended Health Care Plan

Coverage terminates on June 30 following an employee attaining age 75, 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

JANUARY 1, 2023

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	\$3,500 every 48 mos.
Orthopedic shoes	\$500 per year (adults and children)
Orthotics	\$500 per year (adults and children)

VISION CARE (INCLUDES PRESCRIPTION SUNGLASSES)

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

PARAMEDICAL SERVICES

Naturopath	\$900
Chiropractor	\$1,000
Massage therapist	\$1,000
Physiotherapist	\$1,000
Counselling	\$1,200
Acupuncturist	\$900
Podiatrist/Chiropodist	\$1,000
Speech therapist	\$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 pac.bluecross.ca/advicecentre

Paramedical coverage and limits




IN MOST BENEFIT PLANS, paramedical coverages such as acupuncture, chiropractor, massage therapy, naturopath, physiotherapy, podiatry, and registered counselling are subject to what's called reasonable and customary limits.

What are reasonable and customary limits?

Reasonable and customary (R&C) limits are the range of usual fees per treatment for comparable medical services in a geographic area, or the number of treatments completed within a specific timeframe. If your plan has a contractual dollar or visit limit that is less than the R&C limit, this amount will be used to determine your reimbursement.

Paramedical claims may continue to be considered as per the requirements in your contract, up to the number of visits Pacific Blue Cross considers reasonable, per year, per person.

If the number of visits exceeds this threshold, you will be asked to provide a note from your attending medical doctor* that indicates the nature of illness and prognosis for future claims to be considered.

 **Questions? We're here to help.**
Call us at 604 419-2000 or toll-free 1 877 PAC-BLUE.

Reasonable and customary limits as of January 1, 2023

These numbers are for BC only and are effective as of January 1, 2023. Visit pac.bluecross.ca/AdviceCentre to calculate R&C limits for services incurred prior to January 1, 2023, or for services incurred outside of BC.

SERVICE	R&C LIMITS
Acupuncture	Initial visit — \$135 Subsequent visit — \$110
Chiropractor [†]	Initial visit — \$105 Subsequent visit — \$65
Massage therapy	30 minute visit — \$63 ^{††} 45 minute visit — \$94.50 ^{††} 60 minute visit — \$126 ^{††}
Naturopath [†]	Initial visit — \$250 Subsequent visit — \$180

[†]R&C limits apply to both in person and virtual sessions. ^{††}Including GST.

SERVICE	R&C LIMITS
Physiotherapy [†]	20 minutes — \$63 30 minutes — \$95 45 minutes — \$110 60 minutes — \$145
Podiatry	Initial visit — \$180 Subsequent visit — \$105
Registered counselling [†]	60 minutes — \$170

Please note that exceptions may apply under your plan. Sign in to your Member Profile at pac.bluecross.ca/Member to learn more about any coverage limits that may apply under your specific plan.

*Doctor's note is not required for members covered by the Healthcare Benefit Trust, except for Emergency Health Services.

**Pacific Blue Cross is a registered trademark of the Canadian Association of Blue Cross Plans (CABCP) and registered tradename of PBC Health Benefits Society (PBC), an independent licensee of CABCP. †Blue Shield is a registered trademark of Blue Cross Blue Shield Association. Life and Property & Casualty insurance is sold through PacBlue Life Services Ltd., a licensed insurance agency, and underwritten by various underwriters. For information on underwriters visit www.pac.bluecross.ca/disclosure. PacBlue Life Services Ltd. is a subsidiary of Pacific Blue Cross. All rights reserved.

0601.02.023 12/22 CUPE 1816

