

Extended Health Standardized Plan Comparison - SD #23 (Central Okanagan) CUPE Local 3523

EXTENDED HEALTH	Provincial Standardized Extended Health Plan	Current Plan
Reimbursement	80% until \$1,000 paid, then 100%	80% until \$1,000 paid, then 100%
Annual Deductible	\$100 (Single/Family)	\$100 (Single/Family)
Lifetime Maximum	Unlimited	Unlimited
Termination Age	Retirement (No age limit)	Retirement (No age limit)
Prescription Drugs		
Drug Formulary	Blue Rx	Prescription required
Pay-Direct Drug Card	Yes	Yes
Per Prescription Deductible	\$0	\$0
Sexual Dysfunction	Not Covered	Not Covered
Oral Contraceptives	Covered	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	Covered
Hearing aids	\$1,000 per 5 years for Adults and per 2 years for Children	\$400 per 48 months (Adults and Children) and an additional \$400 per 60 months for Children
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	1 pair per person per lifetime combined. Replacements as necessary due to wear and tear.
Orthotics	\$400 per 2 years (adults and children)	
Vision and Paramedical		
Vision Care		
Maximum	\$400 per 24 months	\$250 per 24 months
Eye exams	\$75 per 24 months	\$75 per 24 months
Prescription Sunglasses	Included in Vision Maximum	Included in Vision Maximum
Paramedical services		
Naturopath	\$400 per year	\$10 per visit(s) for the first 12 visit(s) per person per calendar year (individuals up to and including age 64); \$10 per visit(s) for the first 15 visit(s) per person per calendar year (individuals age 65 and older); \$200 maximum per year
Chiropractor	\$400 per year	\$250 per year
Massage therapist	\$750 per year	\$500 per year
Physiotherapist	\$750 per year	\$500 per year
Psychologist	\$400 per year	Not Covered
Speech therapist	\$400 per year	\$100 per year
Acupuncturist	\$400 per year	\$100 per year
Podiatrist/Chiropodist	\$400 per year	\$10 per visit(s) for the first 12 visit(s) per person per calendar year (individuals up to and including age 64); \$10 per visit(s) for the first 15 visit(s) per person per calendar year (individuals age 65 and older); \$200 maximum per year
Notes		
<p>- Eligibility of individuals and premium sharing arrangements are unaffected.</p> <p>- Benefits are subject to reasonable and customary limits as defined by the insurer.</p> <p>- 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.</p> <p>¹Smoking Cessation covered under MSP</p>		