

**Benefit provisions**

Minimum Work Week	17.5 hours per week
Waiting Period	Regular employees - Nil Temporary employees - 195 days of work
Termination Age	Resignation or one month after retirement date
Dependent Child Definition	Up to age 21, or 25 if in full time attendance at school, or if handicapped.
Spouse Definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one Spouse is eligible for coverage at any one time.

**Insurer** Pacific Blue Cross

**Policy Number** 53725

**Deductible (single / family)** \$25/\$25

**Overall Maximum** \$1,000,000

**Survivor Extension** Not applicable

**Drug Coverage**

**Drug card available** Yes

**Drug definition**

Blue Rx - 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 dispensing fee limits.  
80% until \$1,000 paid, 100% thereafter

**Reimbursement**

**Fertility drugs covered** Not covered

**Oral Contraceptives** Covered

**Medical**

**Reimbursement** 80% until \$1,000 paid, 100% thereafter

**Private/Semi-Private Room**

The additional charge for semi-private or private accommodation over and above the amount allowed by any Government plan for normal daily public ward accommodation

**Vision Care**

**Reimbursement** 100%

**Vision Discount Card**

Not applicable

**Maximum (\$ / period)**

\$200/2 years; Charges for one routine eye examination every 24 months to a maximum of \$15 per person when performed by a Physician or optometrist

**Prescription Sunglasses**

Not covered

**Services and Supplies**

**Reimbursement** 80% until \$1,000 paid, 100% thereafter

**Hearing Aids**

\$400/5 calendar years (100% reimbursement)

**Convalescent Care**

**Private Duty Nursing**

\$25,000/year; Physician referral required

**Orthopedic Shoes**

Reasonable and customary

**Orthotics**

Covered

**Smoking**

Not covered

**Cessation Supplies**

Insulin pumps: \$5,000 per person lifetime maximum.

**Miscellaneous**

**C.U.P.E. 459 CURRENT BENEFIT PLAN**

**Paramedicals**

Speech Therapy	\$200 maximum per calendar year. Services must be provided by a BC registered Speech Therapist.
Acupuncture	\$100 maximum per calendar year. Services must be provided by a BC registered Acupuncturist.
Chiropractor	\$200/year per person, \$500/year per family. Services must be provided by a BC registered Chiropractor.
Christian Science	Not covered
Massage Therapy	Reasonable and customary. Please refer to PBC's reasonable and customary table on the Extended Health General page. Services must be provided by a BC registered Massage Therapist.
Naturopath	\$200 per year per person, \$500/year per family Services must be provided by a BC registered Naturopath.
Osteopath	\$200/year per person, \$500/year per family Services must be provided by a BC registered Osteopath.
Physiotherapy	Reasonable and customary. Please refer to PBC's reasonable and customary table on the Extended Health General page. Services must be provided by a BC registered Physiotherapist.
Podiatry	\$200/year per person, \$500/year per family. Services must be provided by a BC registered Podiatrist.
Psychology	Not Covered

**Out Of Province**

Reimbursement	100%
Maximum days OOC	No limit provided MSP coverage is maintained.
Submit to provincial plan first	Yes. Pacific Blue Cross will not reimburse any expenses payable or provided under a Government plan.
Pregnancy limitation	Pregnancy related expenses incurred within 2 months of the expected pregnancy termination date.

**Emergency/ Travel Assistance**

Travel Assist	Worldwide emergency medical assistance is available. Please see your plan administrator for an ID card and brochure.
Deluxe Features	No, excludes family transportation, vehicle return, etc.

Medical Referral Travel Benefit

Not applicable

**Continuation of Coverage**

Maternity/Parental leave	Coverage may be continued during maternity/parental leave, but not more than the period required under the relevant legislation.
Strike or Lock out	Coverage may be continued during strike or lock out, but not for a period longer than that required under the relevant legislation or by School Board policy.
Lay-off	Coverage may or may not be continued during lay off as described in the District's collective agreement or in School Board policy. Please contact your Benefits Administrator for details.
Secondments, Elections, Appointments or Leaves for Public Office	Coverage may or may not be continued during secondments, elections, appointments or leaves for public office as described in the District's collective agreement or in School Board policy. Please contact your Benefits Administrator for details.
Unpaid leave of absence	Coverage may or may not be continued during an unpaid leave of absence as described in the district's collective agreement or in School Board policy. Please contact your Benefits Administrator for details.

**Costs**

Cost Sharing	Premiums are 100% employer paid; except for employees working less than half time. In this exception, employees pay 100% of the premium.
Deduction Frequency	12 months