

*Your  
Benefits*



Sheet Metal Workers (Local 280)

1661



<b>Group Name and Policy Number</b>
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**Sheet Metal Workers (Local 280)**

**Health Benefit Plan**

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- 1. Active Members**
- 2. Associate Members**
- 3. Retired and Returned to Work – Members**

**Dental & Extended Health Care Policy Number 1661**  
**Blue Cross Life Policy Number 30149**

**Reissue Date: April 1, 2023**

## Introduction

This booklet contains information about your Group Benefits. Please keep it in a safe place. It is intended to summarize the principal features of your plan. All rights to benefits are governed by the Group Contract/Policy.

**The Group Policy contains a provision removing or restricting the right of the Member to designate persons to whom or for whose benefit insurance money is to be payable.**

**The Group Contract does not permit a Member or Dependent to designate a personal representative or a beneficiary to receive benefits, except for Life and/or AD&D benefits.**

Defined terms are capitalized (e.g. Dependent). Pacific Blue Cross (PBC) and Blue Cross Life Insurance Company of Canada (Blue Cross Life) are referred to as “we”, “us”, or “our” in this booklet. We will refer to you, the Member, as “you” or “your” in this booklet.

Pacific Blue Cross, the registered trade-name of PBC Health Benefits Society, is an independent licensee of the Canadian Association of Blue Cross Plans.

Coverage is provided through:

**Pacific Blue Cross**

Extended Health Care (EHC)

Dental Care

**Blue Cross Life**

Group Term Life

Spousal Dependent Life

Accidental Death & Dismemberment (AD&D)

Long Term Disability (LTD)

Please refer to the Table of Contents to help you locate the appropriate section in this booklet. If you require additional information, please contact your Plan Administrator.

## **Privacy Policy**

We have a Privacy Policy which governs our collection, use, and disclosure of personal information (including personal health information) about individuals who are Members or Dependents. The Privacy Policy requires us to keep such personal information confidential, but does permit use and disclosure of personal information in limited circumstances consistent with the proper administration of group benefit and insurance coverage plans.

A copy of our current Privacy Policy can be obtained from us on request and is also available on our website: [www.pac.bluecross.ca](http://www.pac.bluecross.ca). By participating in the group benefit and insurance plans, and submitting claims under those plans, you are consenting to the collection, use, and disclosure of your personal information pursuant to the terms of our Privacy Policy.

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## **Schedule of Benefits**

The Schedule of Benefits contains a brief summary of your benefits. Please refer to the appropriate page in this booklet for a more detailed benefit description.



<b>Extended Health Care</b>	
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<i>Deductible</i>	\$100 per person or family each calendar year.
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If in any calendar year the Eligible expenses do not exceed the Deductible, the Eligible expenses incurred during the last 3 months of the calendar year may be applied against the Deductible for the next year.

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<i>Reimbursement</i>	<b>In-Province/Territory Eligible Expenses:</b>
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Psychologist, Online cognitive behavioural therapy, Clinical Counsellor, Social Worker, Industrial Psychologist, Registered Marriage and Family Therapist and Dietitian	100%
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All Other Eligible Expenses	80%
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**Out-of-Province/Territory Eligible Expenses:**

Emergency	100%
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Non-Emergency	Same as In-Province/Territory
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After \$1,000 has been paid for a person in a calendar year, further Eligible expenses for that person within that year will be reimbursed at 100%, subject to the Contract maximums for this benefit.

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<i>Plan Maximum</i>	The lifetime maximum amount of benefits payable for a Member or Dependent is \$3,000,000 each.
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<i>Dependent Children</i>	See definition of Dependent.
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**Dental Care**

<i>Deductible</i>	No Deductible		
<i>Reimbursement</i>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>
	Basic Services	Major Restorative Services	Ortho-dontics
	90%	70%	50%
<i>Frequency Plan Limits</i>	<b>Each Calendar Year</b>	<b>Each Calendar Year</b>	<b>Lifetime</b>
<i>Financial Limit Per Dependent Child</i>	Not Applicable	Not Applicable	\$3,500
<i>Financial Limit Per Member or Spouse</i>	Not Applicable	Not Applicable	\$3,500
<i>Dependent Children</i>	See definition of Dependent.		

**Group Term Life**

<i>Benefit Amount</i>	\$75,000	
<i>Living Benefit Amount</i>	50% of the Group Term Life Benefit amount, to a maximum of \$50,000	
<i>Non Evidence Limit</i>	\$75,000	
<i>Benefit Reduction</i>	Attained Age	Benefit amount
	65	\$30,000
	66	\$25,000
	67	\$20,000
	68	\$15,000
	69	\$10,000

**Spousal Dependent Life**

*Spouse Benefit Amount*      \$10,000

*Beneficiary*      If your Spouse dies, we will pay the Benefit amount to you.

*Spouse*      See definition of Spouse.

**Accidental Death & Dismemberment (AD&D)**

*Principal Sum*      An amount equal to the amount payable under your current group term life insurance.

*Aggregate Limit*      \$3,000,000

<i>Benefit Reduction</i>	<i>Attained Age</i>	<i>Benefit amount</i>
	65	\$30,000
	66	\$25,000
	67	\$20,000
	68	\$15,000
	69	\$10,000

*Termination*      Age 70 or earlier retirement.

**Classes I & 2 - Members with LTD claims prior to January 1, 2021**

**Long Term Disability (LTD) – All Members other than Retired and Returned to Work Members**

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*Benefit Amount*      \$1,750

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*Non Evidence Limit*      \$1,750

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*Elimination Period*      32 weeks

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*Maximum Benefit Period*      Age 65 or earlier retirement.

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*Termination*      Age 65 less the Elimination period or earlier retirement.

For more details about these reductions, please contact the Benefits Administration Office:  
Phone (604) 430 3015, Fax (604) 430 4691,  
Text (604) 219-9534 or Email:  
[info@smw280benefits.ca](mailto:info@smw280benefits.ca).

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**Classes I & 2 - Members with LTD claims January 1, 2021 onward**

**Long Term Disability (LTD) – All Members other than Retired and Returned to Work Members**

<i>Benefit Amount</i>	<b>Coverage Duration</b>
	0-6 Months \$1,050
	6-12 Months \$1,225
	12-18 Months \$1,400
	18-24 Months \$1,575
	2+ Years \$1,750
<i>Non Evidence Limit</i>	\$1,750
<i>Elimination Period</i>	32 weeks
<i>Maximum Benefit Period</i>	Age 60 or earlier retirement.
<i>Termination</i>	Age 60 less the Elimination period or earlier retirement.  Depending on the duration of your pre-Disability Plan Membership, the current monthly benefit will be reduced.  For more details about these reductions, please contact the Benefits Administration Office: Phone (604) 430 3015, Fax (604) 430 4691, Text (604) 219-9534 or Email: <a href="mailto:info@smw280benefits.ca">info@smw280benefits.ca</a> .

## **Definitions**

### **Benefit amount**

means the reimbursement payable upon satisfaction of all conditions of the Contract.

### **Benefit review**

means our process by which we evaluate or revise the coverage criteria for health products, services and supplies and/or health treatment options, drugs, and dental supplies, dental treatment options, and/or dental products.

### **Customary**

means usual or traditional and well-established as determined by us.

This refers to:

- 1) the charges for products, services or supplies; and/or
- 2) the use of products, services or supplies during the course of a treatment for a medical condition

which do not exceed the general level of charges in the absence of insurance made by similar Providers in the area where the charge is incurred for a medical condition comparable in nature and severity to that being treated. The term “area” means a region large enough to obtain a representative cross section of similar Providers.

### **Deductible**

means the initial portion of the Eligible expenses, which you must pay before we will reimburse charges for any Eligible expense.

**Dentist**

means a doctor of dentistry who is duly qualified and licensed to practice dentistry in the area where the service is provided. For the purposes of this booklet, Dentist may also mean dental specialist, dentist, or dental hygienist, depending on the services each may provide.

**Dependent**

means any of the following persons for whom coverage is provided under this Plan:

- 1) one Spouse of the Member
- 2) any unmarried child, stepchild, legally adopted child, or legal ward (but not a foster child) who is under age 19 and financially dependent on you or your Spouse, and
- 3) under age 25 if the unmarried child is also in full-time attendance at a recognized educational institute, and
- 4) any unmarried disabled child under age 25 who is living with and is financially dependent on you and/or your Spouse and is incapable of self-sustaining employment. Disabled status is subject to approval by us. The Dependent must become disabled while covered as a Dependent under Clause 2 or 3 above.

You must be prepared to prove that an individual claimed as a Dependent falls within these requirements.

**Duplicate coverage**

means that you (and your Dependents) are eligible to claim certain benefits under more than 1 plan.

**Eligible drug**

means a drug Health Canada has approved for specific indications and assigned a Drug Identification Number (DIN), and that we have approved following our Benefit review.

**Eligible expense**

means a charge for any service, supply and/or Eligible drug included in this booklet as a benefit that:

- 1) subject to our Benefit review, and in our assessment is a Customary charge that is medically necessary for health care and maintenance, or to maintain or restore teeth, and
- 2) was ordered or referred by a Physician, Dentist, or Nurse practitioner, unless otherwise specified in the benefit description, and
- 3) is not a cost normally paid, in whole or in part, or provided by a Government plan or any other Provider of health coverage, and
- 4) was incurred while coverage is valid for the expense being claimed. An expense is "incurred" on the date the service is provided or the supply is received, and
- 5) is provided by a Practitioner or Provider approved by us.

It does not include any payment to a pharmacy or a Practitioner, demanded or received by balanced billing, extra billing, or extra charging, which represents an amount in excess of the schedule of costs prescribed by the Government plan or in any PBC Provider agreement. Provincial/territorial plans low cost alternative and reference drug programs will not be applied unless specified in this booklet.

**Employer**

means any person, firm, corporation, or organization required to make contributions to the Trust Fund pursuant to any Collective Agreement; it shall also mean any other person, firm, corporation, or organization permitted, by separate Agreement and the approval of the Trustees, to make contributions for eligible employees.

**Fee guide**

means the Canadian provincial/territorial dental Fee guide that contains dental services and fees in effect on the date the dental services are performed.

**Fee schedule**

means Schedule 3 of the Pacific Blue Cross Fee schedule that contains eligible dental services, financial limits, treatment frequencies, and fees in effect on the date the dental services are performed.



**Government plan**

means the health, drug, and dental benefit coverage that Canadian federal, provincial and/or territorial governments provide for their residents.

**Hospital**

means an institution that is licensed as an accredited Hospital that is staffed and operated for the care and treatment of in-patients and out-patients. Treatment must be supervised by Physicians and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment. A hospital is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa. This also includes facilities in which the cost for drugs is a covered benefit under the patient's Government plan.

For the purpose of the Contract, the chronic beds of a Hospital are not considered part of that Hospital.

**Life event**

means a marriage, divorce, or legal separation, birth or adoption of a child, or a change in the eligibility of a Dependent.

**Member**

A person who satisfies the Sheet Metal Workers Local 280 Health Benefit Plan rules and conditions as outlined in the Health Benefit Trust Agreement, is a member in good standing, is employed or available for employment in the sheet metal industry or associated industries, and satisfies certain membership criteria as established by the Health Benefit Plan.

**Non evidence limit**

means the maximum amount of insurance we will provide without evidence of insurability as indicated in the Schedule of Benefits.

**Physician**

means a person legally licensed, certified, or registered to practice medicine and/or surgery, by the appropriate licensing, certification, or registration authority in the jurisdiction where the care or services are provided and acting within the scope of that license. Where no such authority exists, the person has a certificate of competency from the professional provincial/territorial or national body, which establishes standards of competence and conduct for Physicians. This excludes a Physician residing with or related to you or your Dependent. We reserve the right to refuse the service, medical supply, or equipment from the Physician based on ineligibility, or based on the Physician's qualifications or conduct.

**Practitioner**

means a person legally licensed, certified, or registered to practice a profession by the appropriate licensing, certification, or registration authority in the jurisdiction where the care or services are provided and acting within the scope of that license. Where no such authority exists, the person has a certificate of competency from the professional provincial/territorial or national body, which establishes standards of competence and conduct for that profession. This excludes a Practitioner residing with or related to you or your Dependent. We reserve the right to refuse the service, medical supply, or equipment from the Practitioner based on ineligibility, or based on the Practitioner's qualifications or conduct.

**Provider**

means a person, group, or other entity currently licensed, certified, or registered to provide an eligible service, medical supply, or equipment by the appropriate licensing, certification, or registration authority in the jurisdiction where the services or equipment are provided or, where no such authority exists, has a certificate of competency from the professional body which establishes standards of competence and conduct for the profession, and is acting within the scope of that license. This excludes a Provider related to or residing with you or your Dependent. We reserve the right to refuse the service, medical supply or equipment from the Provider based on ineligibility, or based on the Provider's qualifications or conduct.

**Spouse**

means your legal Spouse or a person who has been living with you in a common-law relationship for at least **one full year** and who is publicly represented as your Spouse.

**Vendor**

means an organization we have retained as an external Provider.

**Member Information/Access to Records**

- 1) Each Member who becomes insured under the Group Contract/Policy must receive an ID card if covered for Extended Health Care and/or Dental Care, and for all benefits a booklet outlining the benefits, the circumstances under which the insurance terminates, and the rights of the Member upon termination of the insurance. We will not be liable or responsible for errors or omissions, which occur when our booklet is altered in any way. A booklet issued to or held by a Member who, for any reason, is not entitled to insurance under the Group Contract/Policy, is not valid.
- 2) Only the Member and Dependent(s) are entitled to the benefits of this Contract/Policy. A Member's coverage may be suspended immediately, without notice, if that Member or a Member's Dependent assists an ineligible person to obtain, or attempt to obtain, benefits to which they are not entitled. The persons involved must repay any amounts obtained in this manner to us. Any other fraudulent action by a Member or Dependent to obtain or attempt to obtain benefits will have similar consequences.
- 3) Use of an ID card by a person who is not entitled to coverage may result in prosecution of that person.
- 4) The terms of the Group Contract/Policy govern if they conflict with the information in a booklet.
- 5) Upon request, and at no charge to the Member, we will provide the Member with 1 copy of:
  - a) the Member's application for coverage
  - b) the current Contract/Policy
  - c) any written statement or other record provided to us as evidence of insurability of the Member.

- 6) A Member's access to the documents identified in clause 5 extends only to relevant information about a claim under the Group Contract/Policy or denial of such a claim.
- 7) A Member's access to the documents identified in clause 5 is subject to the Personal Information Protection Act and to the Insurance Act and their Regulations.

## Integration with Government Plans

Extended health care benefits are intended to supplement and not overlap benefits under Government plans such as the Medical Services Plan and Fair PharmaCare Program of British Columbia. **You are required, as a condition of coverage, to take all reasonable steps to qualify and obtain the fullest extent of coverage, benefits, contribution, or reimbursement available under all applicable Government plans.** We will also make payment only where permitted by provincial/territorial legislation or other applicable law.

## Effective Date of Coverage and Enrolment

Your effective date of coverage will be determined by your Health Benefit Plan Administrator.

You should apply for Dependent coverage (when applicable):

- 1) on the same date you apply for your own coverage, or
- 2) within 1 month if you acquire a new Dependent.

Should you require additional information about when your coverage starts, please contact your Health Benefit Plan Administrator.

## **Late Applicants**

If you did not apply during the Enrolment grace period but request coverage later (for yourself and/or your Dependents), ask your Health Benefit Plan Administrator to explain the requirements for late enrolment in your Group Plan. Note: Different benefits may have different requirements – evidence of insurability or retroactive premium payment. In some instances, coverage may be denied.

## **Beneficiary**

- 1) To the extent permitted by law, you have the right to name a personal representative or beneficiary for Life and Accidental Death and Dismemberment benefits or change this personal representative or beneficiary, by written request in a form satisfactory to us. If your designated personal representative or beneficiary does not survive you, any Benefit amount due will be payable to your estate.
- 2) For all other benefits this plan does not permit you or your Dependents to designate a personal representative or a beneficiary to receive benefits.

## **Identification (ID) Cards**

We will issue identification (ID) cards for distribution by your Health Benefit Plan Administrator.

You may be asked to substantiate that an individual you claim as a Dependent meets the definition of Dependent for your group.

## Claims

- 1) All claims must be submitted to us in English.
- 2) We pay eligible claims when we receive all the required information within the required **time limits**. We encourage you to become familiar with the time periods allowed for claiming benefits. Under the Claims sections, we fully describe the claiming deadlines for each benefit. No payment will be made if we receive your claim after the time limits described in this booklet.
- 3) We may reject your claim if sufficient information is not provided to enable a full assessment of the claim, or if an attempt is made, except through unintentional error, to make an excessive claim, or if a claim is made for a person who is not entitled or if any Group Contract/Policy exclusion applies.
- 4) The necessary claim forms are available from your Health Benefit Plan Administrator or on our website at [www.pac.bluecross.ca/member](http://www.pac.bluecross.ca/member).
- 5) The exchange rate on foreign currency is payable at the rate quoted by selected Canadian financial institutions for the date on which the expense was paid. Fluctuations in exchange rates are not our responsibility.

## Duplicate Coverage

Duplicate coverage is allowed for dental and extended health care benefits whether you and your Spouse are covered under this or other Health Benefit Programs.

Please contact the Plan Administration Office to discuss any questions or concerns you may have about this coverage.

## Coordination of Benefits

We pay claims based on the rules of the Canadian Life and Health Insurance Association guidelines. They are:

- 1) The Member is always the primary claimant. The Spouse is always the secondary claimant.
- 2) Dependent children are always covered primarily under the parent who has the earliest birthdate in the year (month and day).
- 3) In situations of separation or divorce, the following order applies:
  - a) the plan of the parent with custody of the child
  - b) the plan of the Spouse of the parent with custody of the child
  - c) the plan of the parent not having custody of the child
  - d) the plan of the Spouse of the parent in c) above.
- 4) Total reimbursement shall never exceed 100% of the Eligible expenses.

## General Exclusions

- 1) We will not be liable for any portion of an expense for which you or your Dependent is entitled to reimbursement:
  - a) under any other group or individual benefit plan or insurance policy, or
  - b) due to the legal liability of any other party.
- 2) In no event will benefits be payable for expenses resulting directly or indirectly from, or in any manner or degree associated with, any of the following:
  - a) war, whether declared or undeclared, or any act of war, or participation in a riot, insurrection, or civil commotion
  - b) suicide or any self-inflicted injury, whether intentional or unintentional, sustained while travelling outside the normal province/territory of residence
  - c) active duty in the military forces of any nation or international organization, or in any civilian noncombatant unit which serves with such forces in combat
  - d) a direct or indirect attempt at, or commission of, an indictable offense under the Criminal Code of Canada or similar law of any other country
  - e) false pretences or fraudulent misrepresentation

- f) any injury, illness, or condition for which care is provided or may be provided or available without cost by public authorities or by a tax-supported agency, including preventive treatment and services available under any Workers' Compensation Act or similar plan.

## **Suspension of Coverage**

In the event you owe the Health Benefit Plan for monies advanced to you, the Health Benefit Plan will, at the discretion of the Trustees, direct us to suspend payment of dental and/or extended health benefits for you and your Dependents until these monies are paid in full.

## **Legal Action**

Every action or proceeding against us for the recovery of benefits payable under the Group Contract/Policy is absolutely barred unless commenced within the time set out in the *Insurance Act*.

## **Termination of Coverage**

The termination date of your coverage will be determined by your Health Benefit Plan Administrator.

## **Right of Recovery**

You are financially responsible for any claims paid by us on your or your Dependent's behalf after coverage is terminated from your benefit plan. You agree to reimburse us for these payments upon receipt of our invoice.



## **Survivor Benefit**

If you die while covered under this plan, coverage for your Dependents will continue until the earliest of the following occurs:

- 1) 12 months after your death
- 2) the depletion of your hour bank
- 3) the date your Dependent ceases to be a Dependent other than as a result of your death
- 4) the date the Contract is terminated.

## **Conversion to an Individual Plan**

Should your group coverage terminate for any reason, you may purchase an individual plan from Pacific Blue Cross if you live in British Columbia, or an individual plan offered by your local Blue Cross organization if you live elsewhere in Canada.

To convert coverage you must ensure that your application and full payment is received by us or Blue Cross within 60 days of the date your group plan terminates. To be eligible to convert, you must have had coverage under a group plan with the same benefits for at least 6 months. Coverage will become effective immediately after your group coverage terminates.

If you qualify for 1 of our individual plans under the conversion option, we will waive the Pre-existing condition contained in the individual plan.

### **Pre-existing condition**

means any illness or condition for which you receive medical attention, consultation, diagnosis, or treatment in the 12 month period before you apply for the individual plan.

Call our Individual Products Department at 604 419-2000 for an application form.

If you are converting to an individual plan offered by Blue Cross, contact your local Blue Cross organization for full details before your group coverage terminates.

## **Individual Travel Benefits**

Individual coverage is also available from us. Call 604 419-2000 or 1 877 PAC-BLUE (722-2583) outside the Lower Mainland or visit our website: [www.pac.bluecross.ca/travelweb/](http://www.pac.bluecross.ca/travelweb/) for information.

## **Member Profile**

Your Pacific Blue Cross Member Profile is an online service that offers convenient and secure access to your benefit information 24 hours a day. Once logged in you will be able to make and track online claims, get information on benefit coverage and downloadable claim forms. To login, visit: [www.pac.bluecross.ca/member/](http://www.pac.bluecross.ca/member/).

## Extended Health Care

The Extended Health Care (EHC) plan is designed to help you pay for specified services and supplies incurred by you and your Dependents, when not provided under a Government health plan or by a tax-supported agency.

### Definitions

#### **Compounded drug**

means a drug prepared in a pharmacy following the National Association of Pharmacy Regulatory Authorities for pharmacy compounding, and meeting eligibility criteria as determined by us.

#### **Dispensing fee**

means a Pharmacy's fee for dispensing a prescription including professional and technical services as defined by the applicable provincial/territorial legislation.

#### **Experimental**

means not approved or broadly accepted and recognized by the Canadian medical profession as an effective, appropriate, and essential treatment of an illness or injury.

#### **Life-sustaining non-prescription drugs**

means drugs that are necessary to sustain life, do not legally require a prescription and that meet eligibility criteria as determined by our Benefit review.

**Markup**

means the total of all amounts added to the manufacturer's list price, meaning the published price at which the drug is available for purchase from the manufacturer in the applicable province/territory, and including any wholesale upcharge, retail markup, and any other amounts in excess of the manufacturer's list price.

**Nurse practitioner**

means a person legally licensed, certified, or registered to deliver specific health care services, by the appropriate licensing, certification, or registration authority in the jurisdiction where the care or services are provided and acting within the scope of that license. Where no such authority exists, the person has a certificate of competency from the professional provincial/territorial or national body, which establishes standards of competence and conduct for Nurse practitioners. This excludes a Nurse practitioner residing with or related to you or your Dependent. We reserve the right to refuse the service, medical supply, or equipment from the Nurse practitioner based on ineligibility, or based on the Nurse practitioner's qualifications or conduct.

**Pharmacist**

means a person legally licensed, certified, or registered to practice pharmacy and/or dispense drugs, by the appropriate licensing, certification, or registration authority in the jurisdiction where the care or services are provided and acting within the scope of that license. Where no such authority exists, the person has a certificate of competency from the professional provincial/territorial or national body, which establishes standards of competence and conduct for Pharmacists. This excludes a Pharmacist residing with or related to you or your Dependent. We reserve the right to refuse the service, medical supply, or equipment from the Pharmacist based on ineligibility, or based on the Pharmacist's qualifications or conduct.

**Preferred pharmacy**

means a pharmacy that participates in our preferred Provider network. A list of current participating pharmacies is available on our website: [www.pac.bluecross.ca/member/](http://www.pac.bluecross.ca/member/).

## **In-Province/Territory Eligible Expenses**

Your EHC plan covers Customary charges for the following services and supplies when medically necessary, and prescribed, ordered, or referred by a Physician, Dentist, or Nurse practitioner. Unless otherwise indicated, the maximums included here are on a per person basis.

- 1) Hospital
  - a) the additional charge for semi-private or private room accommodation in a Hospital or the extended care unit of a Hospital, and
  - b) the coinsurance charge of the extended care unit of a Hospital to a maximum of \$19.20 per day.Charges for rental of a telephone, television, or similar equipment are not covered.
- 2) General anesthesia  
General anesthesia and facility fees charges by a Dentist. Claims are paid according to the Fee schedule. Fees in excess of the amounts shown in the Fee schedule will be your responsibility.
- 3) Emergency ambulance
  - a) charges for licensed ambulance service to and from the nearest Canadian Hospital equipped to provide the type of care essential to the patient
  - b) air transport will be covered when time is critical and the patient's physical condition prevents the use of another means of transport
  - c) emergency transport from one Hospital to another, only when the original Hospital has inadequate facilities
  - d) charges for an attendant when medically necessary.

4) Drugs

Charges for an Eligible expense in a quantity we consider reasonable, and as approved by our Benefit review, and

- a) which are dispensed by a Pharmacist, Physician, Dentist, or Nurse practitioner, legally licensed, certified, or registered to practice by the appropriate licensing, certification, or registration authority in the jurisdiction where the care or services are provided and acting within the scope of that license, including:
  - i) Life-sustaining non-prescription drugs
  - ii) insulin preparations, diabetic test strips, lancets, needles, and syringes for diabetes management
  - iii) injectable vitamin B12 for the treatment of pernicious anemia
  - iv) allergy serums when administered by a Practitioner, or
- b) which legally require a prescription from a Provider legally authorized to do so, including:
  - i) Compounded drugs
  - ii) drugs indicated for weight loss.

Reimbursement of Eligible drugs will be subject to provincial/territorial plan's prices, including the provincial/territorial plan's low cost alternative, reference drug program, and maximum allowable price.

If we receive written confirmation from the prescribing Practitioner that there is a specific adverse effect that prevents the Member from taking the generic, the full ingredient cost of the multi-source brand drug will be eligible.

Specific high cost BC PharmaCare limited coverage drugs are identified by us as our Special Authority Enforcement list. We will reject claims for a drug on this list until we receive confirmation of BC PharmaCare's Special Authority decision for the drug. Once the BC PharmaCare decision (approved or declined) is on file with us, we will consider this drug as eligible based on:

- a) if BC PharmaCare approval is confirmed, the approval period determined by BC Pharmacare, or

- b) if the BC PharmaCare decision is to decline, and if the request otherwise meets our definition of an Eligible drug, the approval period as determined by us.

**Dispensing fees are not eligible under this plan.**

- 5) Practitioners  
Professional services of the following Practitioners to the maximum amounts indicated per calendar year, but excluding x-rays (unless indicated below), appliances and tray fees.
  - a) acupuncturist, chiropractor, homeopath, massage Practitioner, naturopath, physiotherapist, podiatrist, and speech language pathologist combined.....\$2,000
  - b) psychologist, Online cognitive behavioural therapy, clinical counsellor, social worker, industrial psychologist, marriage and family therapist, and dietitian combined.....\$2,000
- 6) Online Cognitive Behavioural Therapy  
Charges for a program through an eligible Vendor to a maximum of \$2,000 per calendar year combined with services of a psychologist, clinical counsellor, social worker, industrial psychologist, marriage and family therapist, and dietitian.

“Online cognitive behavioural therapy” means an internet-based behavioural therapy program.

- 7) Dental Accident  
Dental treatment by a Dentist, which is required, performed, and completed within 52 weeks after an Accidental injury which occurred while covered under this EHC plan, for the repair or replacement of natural teeth or prosthetics. No payment will be made for temporary, duplicate, or incomplete procedures, or for correcting unsuccessful procedures.

**Accidental**

means caused by a direct external blow to the mouth or face resulting in immediate damage to the natural teeth or prosthetics and not by an object intentionally or unintentionally being placed in the mouth.

We pay benefits based on eligible dental services and financial limits in our current Fee schedule, and we pay the fees in our current Fee schedule or, if applicable, the Fee guide in the province/territory of service.

- 8) Medical aids and supplies provided by a medical supplier (as approved by us)  
Charges for the following services and supplies:
- a) oxygen
  - b) ostomy and ileostomy supplies
  - c) walkers, canes and cane tips, crutches, casts, and trusses
  - d) splints and collars (but not elastic or foam supports), rigid support braces and permanent prostheses (artificial eyes, limbs, larynxes, and mastectomy forms), when prescribed by a Physician, physiotherapist, chiropractor, or Nurse practitioner, as medically necessary after diagnosis of the patient. Myoelectrical limbs are excluded, but we will pay the equivalent of a standard prosthesis
  - e) stump socks
  - f) mastectomy brassieres to a calendar year maximum of \$150 – claims for mastectomy brassieres must first be submitted to PharmaCare
  - g) wigs and hairpieces required as a result of medical treatment, injury, alopecia areata, alopecia universalis or alopecia totalis to a lifetime maximum of \$500
  - h) orthopaedic shoes and orthotics
    - i) when prescribed by a Physician, podiatrist, chiropractor, or Nurse practitioner, as medically necessary after diagnosis of the patient, custom made orthopaedic shoes (including repairs) and modifications to stock item footwear. A custom made orthopaedic shoe is one fabricated from raw materials and specifically designed for the patient, based on a three-dimensional volumetric model of the patient's foot and lower leg, and
    - ii) when prescribed by a Physician, podiatrist, chiropractor, physiotherapist, or Nurse practitioner, as medically necessary after diagnosis (including an in person biomechanical assessment) of the patient, custom made orthotics. A custom made orthotic is one fabricated from



raw materials using a three-dimensional volumetric model of the patient's feet  
to a combined maximum in a calendar year of \$400 for adult and \$200 for a Dependent child.

- 9) Standard durable medical equipment
- a) Preauthorization is required from us for expenses in excess of \$5,000
  - b) Charges for standard durable medical equipment when rented from a medical supplier. If unavailable on a rental basis, or required for a long-term disability, purchase of these items from a Provider may be considered.
  - c) Repairs to purchased items. We will replace the item when it can no longer be made functional. We may request trade-in or return of replaced equipment.
  - d) Reimbursement on rental equipment will be made monthly and will in no case exceed the total purchase price of similar equipment.
  - e) Standard durable equipment includes:
    - i) manual wheelchairs, manual type hospital beds, and necessary accessories – electric wheelchairs and hospital beds will be covered only when the patient is incapable of operating the manual equivalent, otherwise we will pay the manual equivalent
    - ii) medical heart monitors and cardiac screeners
    - iii) continuous glucose monitors and supplies to a maximum of \$3,000 in a calendar year period
    - iv) blood glucose monitors
    - v) speech processors and headsets when prescribed for profound deafness subject to a 5 calendar year period
    - vi) bi-osteogen systems and growth guidance systems (when recommended by an orthopaedic surgeon)
    - vii) breathing machines and appliances including respirators, compressors, percussors, suction pumps, oxygen cylinders, masks, and regulators
    - viii) insulin infusion pumps for diabetics – when basic methods are not feasible
    - ix) transcutaneous electric nerve stimulators (TENS) when prescribed for intractable pain

- x) transcutaneous electric muscle stimulators (TEMS) required when, due to an injury or illness, all muscle tone has been lost.

## **Out-of-Province/Territory Non-Emergency Eligible Expenses**

We will reimburse you (and your Dependents) for non-emergency Eligible expenses incurred while travelling outside your province/territory of residence subject to the Deductible, in-province/territory reimbursement percentage, and maximums. We will not reimburse any expenses payable or provided under a Government plan.

## **Out-of-Province/Territory Emergency Eligible Expenses**

While travelling outside your province/territory of residence, benefits are payable for the following Eligible expenses incurred IN AN EMERGENCY ONLY and when ordered by the attending Physician. Non-emergency continuing care, testing, treatment, and surgery, and amounts covered by any Government plan and/or any other Provider of health coverage are not eligible.

- 1) Local ambulance services when immediate transportation is required to the nearest Hospital equipped to provide the treatment essential to the patient.
- 2) The Hospital room charge and charges for services and supplies when confined as a patient or treated in a Hospital, to a maximum of 90 days.

If reasonably possible, we should be notified within 5 days of the patient's admission to Hospital. When the patient's condition has stabilized, we have the right, with the approval of the attending Physician, to move the patient by licensed ambulance service to the Hospital nearest the patient's home which is equipped and has space available to provide further medical treatment. Where

transportation would endanger the patient's health, the 90 day limit may be extended with our expressed written consent.

- 3) Services of a Physician and laboratory and x-ray services.
- 4) Prescription drugs in sufficient quantity to alleviate an acute medical condition.
- 5) Other emergency services and/or supplies, if we would have covered them inside your province/territory of residence.

We will only cover Eligible expenses obtained within 60 days of the date you or your Dependent left the country of residence. If hospitalization occurs within the 60 day period, in-patient services are covered until the date of discharge up to a maximum of 90 days. You and your Dependents are required to provide proof of the date of departure and return date to your country of residence, when requested by us.

## **Emergency Travel Assistance**

In emergencies which occur while you (and your Dependents) are travelling, during the first 60 days after you initially leave your country of residence, medi-assist will coordinate the following services:

- 1) locate the nearest appropriate medical care
- 2) obtain consultative and advisory services and supervision of medical care by qualified licensed Physicians
- 3) investigate, arrange and coordinate medical evacuations and related transportation needs
- 4) arrange and coordinate the repatriation of remains
- 5) replace lost or stolen passports, locate qualified legal assistance and local interpreters, and other incidental aid you and/or your Dependent may require when in distress.

Your Pacific Blue Cross worldwide emergency medi-assist card provides instant information on how to contact medi-assist. Call the nearest medi-assist emergency access number listed on your card. If necessary, call collect or contact the local telephone operator for help in placing your call to medi-assist. Have your Pacific Blue Cross Policy, ID, and provincial/territorial health care numbers ready for personal identification. Contact your Administration office to obtain a medi-assist card.

## Exclusions

The following are not included as Eligible expenses under your EHC plan:

- 1) except as specifically included in this booklet: dentures or dental treatments, hearing aids, eyeglasses, contact lenses, surgical lens implants, or examinations for the prescription or fitting of any of these, x-rays, Hospital coinsurance, support stockings, orthotics, arch supports, continuous glucose monitors and supplies, transportation charges incurred for elective treatment and/or diagnostic procedures or for health examinations of any kind, and professional services of Physicians, Dentists, or Nurse practitioners, or any person who renders a professional health service in the patient's province/territory of residence
- 2) except as specifically included in this booklet, we pay no drug expenses for:
  - a) food replacements, food supplements, and infant foods
  - b) administrative charges for injectable medications or infusions
  - c) drugs, related preparations, treatments, and services administered during treatment in an emergency room of a Hospital, or as an in-patient in a Hospital, or as an out-patient in a Hospital
  - d) drugs, related preparations, treatments, and services administered in a government-funded clinic or treatment facility
  - e) general anaesthetic, drugs not approved for sale and distribution in Canada, or medications available without a prescription, or any drug included as a benefit unless approved by our Benefit review process
  - f) any expenses identified as exclusions under the Extended Health Care Benefit
- 3) personal comfort items, items purchased for athletic use, air humidifiers and purifiers, services of Victorian Order of Nurses or graduate or licensed practical nurses, services of religious or spiritual healers, occupational therapy, services and supplies for cosmetic, or Experimental purposes, public ward accommodation, rest cures, and medical laboratory tests

- 4) except as specifically included in this booklet: charges for completion of forms or written reports, communication costs, delivery and mailing or handling charges, interest or late payment charges, non-sharable or capital costs levied by local Hospitals, or charges for translating documents into English
- 5) any payment to a pharmacy, a Practitioner, Physician, Dentist, or Nurse practitioner (demanded or received by balanced billing, extra billing or extra charging) which represents an amount in excess of the schedule of costs prescribed by the Government plan
- 6) that portion of a claim normally covered by the Government plan which has been refused on the basis that the claim was not submitted within the Government plan's time limits
- 7) expenses incurred, outside your province/territory of residence, due to elective treatment and/or diagnostic procedures, or complications related to such treatment
- 8) expenses incurred, outside your province/territory of residence, due to therapeutic abortion, childbirth, or complications of pregnancy occurring within 2 months of the expected delivery date
- 9) charges incurred outside your province/territory of residence for continuous or routine medical care normally covered by the Government plan in your province/territory of residence
- 10) expenses of a Dependent hospitalized at the time of enrolment
- 11) services performed by a Pharmacist, Physician, Dentist, or Nurse practitioner, who is related to or residing with you or your Spouse
- 12) services, medical supplies or equipment rendered by a Provider or Practitioner not approved by Pacific Blue Cross
- 13) fees for ambulance services when an ambulance is called but not used
- 14) ambulance charges for work related illness or injury assessed by the Workers' Compensation Board to be your employer's responsibility
- 15) retroactive coverage and payment of any expense, including drugs that receive special authorization from provincial/territorial plans
- 16) any other item not specifically included as a benefit
- 17) legal cannabis, in any form, as defined by Health Canada unless a DIN is assigned to it.

## Claims

### Electronic Claims

- 1) When submitting an electronic claim you must:
  - a) complete the claim form online and submit it electronically to us
  - b) keep original receipts and documentation to support the claim for 12 months from the date you submit the claim to us
  - c) if the claim is selected for review by us, you must submit the original receipts and supporting documentation electronically or by mail to us within 21 calendar days. If we do not receive this information within this time, your claim will be refused and your ability to submit electronic claims will be removed.
- 2) We reserve the right to remove your ability to submit electronic claims if you provide false, incomplete or misleading claims information. In such circumstances you will have to submit paper claims with supporting receipts and documentation. You will be compelled to repay the Plan for payments for false or misleading claims and, if applicable, we will notify law enforcement and the Board of Trustees of these claims.
- 3) You must provide explanation or proof to support the claim or any other information we consider necessary.
- 4) We must receive an electronic claim by December 31<sup>st</sup> of the calendar year following the year in which the expense was incurred. If your electronic claim is selected for review by us, we will accept the original receipts and supporting documentation after the December 31<sup>st</sup> deadline, but within 21 calendar days (see 1c) above) from the date of electronic submission.
- 5) Payment of the claim will be directed to you, unless we agree to your request to assign payment directly to a third party.

### Pay Direct

Provided your pharmacy is connected to our electronic processing system, we will pay them directly for prescription drugs and testing supplies for diabetics covered under your EHC plan. Simply show the Pharmacist your EHC ID card.

The Pharmacist will charge you only for amounts not covered by us. If you or the pharmacy do not have access to this system, or for other types of expenses, please follow the instructions below.

## Paper Claims

- 1) Because we do not return receipts after the claim is processed, we suggest that you keep a photocopy of the receipts that you submit to us. We will send you a remittance statement for your records each time you submit a claim.
- 2) If you have Duplicate coverage, please review the *Coordination of Benefits* section under General Information. 2 separate claim forms (1 for the primary plan and 1 for the secondary plan) must be completed. The remittance statement from the first plan must be submitted to the second plan. Because claims information regarding the other plan is not retained on our files, be sure to provide information on the second plan on both claim forms. Incomplete claims will be returned for clarification.
- 3) Certain medical expenses are covered under the provincial/territorial plans. If you submit your claim to us before you submit your claim to the provincial/territorial plans, we will deduct what the provincial/territorial plans would normally pay from your EHC claim. The balance of the EHC claim is then paid according to the plan design selected by the Trustees.
- 4) Accumulate receipts and when reasonable reimbursement is due, submit a claim as follows:
  - a) Obtain a claim form from your Plan Administrator or on our website at [www.pac.bluecross.ca/member](http://www.pac.bluecross.ca/member).
  - b) Follow the instructions on the claim form. To avoid delay in claims payment, please include original receipts and all other requested information with your claim. **(Photocopies of receipts are acceptable only when accompanied by a claims payment statement from another carrier).**
  - c) We suggest you submit claims within **90 days** from the date the expense was incurred. However, we must receive your claim by **December 31st** of the calendar year following the year in which the expense being claimed was incurred. If not, your claim will not be paid under any circumstances.  
**Example:** We must receive your receipts for 2022 before December 31, 2023.
  - d) We must receive the original claim form and original receipt. We will not accept a faxed or scanned claim for and/or receipts.

## **Payment of Benefits**

- 1) We pay benefits based on dental services, financial limits and treatment frequencies in the Fee schedule. We apply Customary limits to fee items as applicable.
- 2) We apply the reimbursement percentage outlined in the *Schedule of Benefits* to the fees outlined in the Fee schedule/Fee guide as follows:
  - a) for services performed in British Columbia or outside Canada, if your province of residence is British Columbia — the fees in the Fee schedule
  - b) for services performed in Canada but outside British Columbia —the fees in the Fee guide in the province/territory of service
  - c) for services performed outside Canada if your province/territory of residence is not British Columbia—the fees in the Fee guide in your province/territory of residence.
- 3) Fees in excess of the amount outlined in the applicable Fee schedule/Fee guide will be your responsibility.

## **Plan A – Basic Preventive & Restorative Services**

Plan A covers services for the care and maintenance of teeth, including procedures to restore teeth to natural or normal function. Eligible expenses per person include, but are not limited to, the basic services shown below.



- 1) Diagnostic services
  - a) examinations:
    - i) complete – 1 per lifetime by a general Practitioner and 1 per lifetime by a specialist
    - ii) recall:
      - 1 per 9 month period for persons age 19 and older, and
      - 2 per calendar year for persons under age 19
    - iii) specific – 2 per calendar year
    - iv) consultations (as a separate appointment)
  - b) x-rays
    - i) diagnostic
    - ii) panoramic – 1 per 60 month period
    - iii) complete mouth series – 1 per 36 month periodAll x-rays combined shall not exceed the dollar limit for a complete mouth series.
  - c) diagnostic models – 1 set per calendar year.
- 2) Preventive services
  - a) scaling, root planing, and gingival curettage – a combined yearly limit outlined in our Fee schedule
  - b) polishing:
    - 1 per 9 month period for persons age 19 and older, and
    - 2 per calendar year for persons under age 19
  - c) topical application of fluoride:
    - 1 per 9 month period for persons age 19 and older, and
    - 2 per calendar year for persons under age 19
  - d) fixed space maintainers
  - e) preventive restorative resins and pit and fissure sealants – combined limit of 1 per tooth in a 2 year period. No age limit.
- 3) Restorative services
  - a) fillings to restore tooth surfaces broken down as a result of decay – limited to a dollar amount equal to a 5 surface filling per tooth in a 2 year period:
    - i) amalgam (silver coloured) fillings
    - ii) composite (tooth coloured) fillings on permanent front (anterior and bicuspid) teeth onlyOn permanent posterior (molar) teeth and all primary teeth, we pay the bonded amalgam rate for composite fillings.

- b) metal prefabricated restorations on primary and permanent teeth – once per tooth in a 2 year period
  - c) inlays or onlays – only 1 inlay or onlay on the same tooth will be covered in a 5 year period. Where other material would suffice, you will be responsible for the difference between the cost of the chosen material and the cost of alternative material.
- 4) Endodontics – for the treatment of diseases of the pulp chamber and pulp canal including, but not limited to root canals – 1 per tooth per lifetime.
- 5) Periodontics – for the treatment of diseases of the soft tissue (gum) and bone surrounding and supporting the teeth, excluding bone and tissue grafts, but including the following:
- a) occlusal adjustment and recontouring – a combined yearly limit outlined in our Fee schedule
  - b) root planing, scaling, and gingival curettage – a combined yearly limit outlined in our Fee schedule
  - c) osseous surgery – 1 per sextant in a 5 year period
  - d) bruxing guards – 2 appliances in a 5 year period (no benefit is payable for the replacement of lost, broken, or stolen bruxing guards).
- 6) Prosthetic repairs
- a) removal, repairs, and recementation of fixed appliances
  - b) rebase and reline of removable appliances – a combined limit of 1 per upper and 1 per lower prosthesis in a 2 year period
  - c) tissue conditioning – 2 per upper and 2 per lower prosthesis in a 5 year period
  - d) gold foil – only when used to repair existing gold restorations.
- 7) Surgical services
- a) extractions
  - b) other routine oral surgical procedures
  - c) anesthesia in conjunction with surgery shall not exceed the dollar limit outlined in our Fee schedule.

## **Plan B – Major Restorative Services**

You are eligible for Plan B services when your Dentist recommends replacement of your missing teeth, or reconstruction of your teeth (where basic restorative methods cannot be used satisfactorily).

Mounted x-rays and/or diagnostic casts may be required for our approval.

Plan B services include, but are not limited to, the following:

- 1) Prosthodontic Services
  - a) removable
    - i) complete upper and lower dentures
    - ii) partial upper and lower dentures
  - b) fixed bridges.
- 2) Restorative Services
  - a) inlays or onlays involved in bridgework
  - b) veneers
  - c) crowns and related services.

### Limitations

- 1) Only 1 major restorative service involving the same tooth will be covered in a 5 year period.
- 2) Only 1 upper and 1 lower denture (complete or partial) is eligible in a 5 year period.
- 3) No benefit is payable for the replacement of lost, broken, or stolen dentures. Broken dentures may be repaired under Plan A.
- 4) Veneers, crowns, bridges, inlays, and onlays are subject to the conditions outlined in our Fee schedule. Where other material would suffice, you will be responsible for the difference between the cost of the chosen material and the cost of alternative material.

## **Plan C – Orthodontics**

Benefits are payable for orthodontic services performed on or after the effective date of your coverage. Plan C covers orthodontic services provided to maintain, restore, or establish a functional alignment of the upper and lower teeth.

### Limitations

- 1) The lifetime benefit maximum under Plan C is shown in the Schedule of Benefits.
- 2) No benefit is payable for the replacement of appliances which are lost or stolen.
- 3) Services done for the correction of temporomandibular joint (TMJ) dysfunction are not covered.
- 4) Treatment performed solely for splinting is not covered.

## **Emergency Treatment Outside Your Province/Territory of Residence**

You are entitled to the services of a Dentist if, while travelling or on vacation outside your province/territory of residence, you require emergency dental care. You will be reimbursed according to our Fee schedule. This will not apply to the services of a dental hygienist.

## **Exclusions**

The following are not Eligible expenses under your dental plan:

- 1) items not listed in our Fee schedule and fees in excess of those listed in the Fee schedule
- 2) charges for broken appointments, oral hygiene or nutritional instruction, completion of forms, written reports, communication costs, or charges for translating documents into English
- 3) procedures performed for congenital malformations or for purely cosmetic reasons
- 4) charges for drugs, pantographic tracings, and grafts

- 5) charges for implants and/or services performed in conjunction with implants, except as indicated in our Fee schedule
- 6) anesthesia not done in conjunction with surgery, and charges for facilities, equipment and supplies
- 7) charges for services related to the functioning or structure of the jaw, jaw muscles, or temporomandibular joint
- 8) incomplete or temporary procedures
- 9) recent duplication of services by the same or different Dentist
- 10) any extra procedure which would normally be included in the basic service performed
- 11) services or items which would not normally be provided, or for which no charge would be made, in the absence of dental benefits
- 12) any item not specifically included as a benefit
- 13) travel expenses incurred to obtain dental treatment.

## Claims

- 1) Present your ID card to your Dentist's office. It is important to ask if your dental benefits will cover the entire cost of your treatment. To avoid any misunderstanding, we suggest that your Dentist submit an outline of the proposed services to us **before you start treatment**. This is important especially when your Dentist is recommending extensive dental work. This will help you understand what portion of the Dentist's bill must be paid by you in the event that you wish to proceed with the treatment recommended by your Dentist.
- 2) We suggest that you submit claims within **90 days** of the completed date of services (earlier if possible). Failure to submit a claim within the 90 day limit will not invalidate the claim if it is submitted as soon as reasonably possible. However, in no event will we pay any claim or adjustment received later than **12 months** from the date the service is performed.
- 3) We require a separate claim form for each member of your family who has received dental services. Be sure to include the following information on the claim form:
  - a) name of the Dentist
  - b) name and birthdate of the person receiving the dental care

- c) your policy and ID numbers (this information is on your ID card)
  - d) your home mailing address
  - e) whether you have coverage through another plan. Claims information regarding the other carrier is not retained on our files. If you or your Dependents are covered by 2 plans, your Dentist must complete 2 separate dental claim forms (1 for each plan). Incomplete claims will be returned for clarification.
- 4) Before your Dentist starts treatment, please ask them how billing is made. We may pay in either of 2 ways:
- a) If you have paid your Dentist directly, we will reimburse you the Benefit amount when we receive:
    - i) a claim form signed by the patient that is either submitted with a receipt or is signed by the dental Provider showing the services performed and the fee charged, or
    - ii) an electronic claim showing the services performed and the fee charged. The dental Provider must have the consent of the patient on file to permit the disclosure of the patient's personal information between the Provider and Pacific Blue Cross.
  - b) For pay direct claims, we will pay the Benefit amount to the Dentist directly for services provided under this benefit plan when we receive:
    - i) a claim form showing the services performed and the fee charged, signed by the patient and the dental Provider, or
    - ii) an electronic claim showing the services performed and the fee charged. The dental Provider must have the consent of the patient on file to permit the disclosure of the patient's personal information between the Provider and Pacific Blue Cross.
- 5) Orthodontic Claims Procedures
- a) Receipts  
Please submit original receipts as photocopies are not accepted. Do not hold receipts until the completion of treatment.
  - b) Claiming deadlines
    - i) We suggest that you submit orthodontic claims within **90 days** of the date the payment was due to your orthodontist (the due date).

- ii) Reimbursement is made if the complete and correct claims information is received within 12 months of the due date. However, no benefit is payable for claims not received within **12 months** of the due date.
- c) Treatment plan
  - i) Have your orthodontist complete the “Certified Specialist in Orthodontics Standard Information Form” (the treatment plan) before treatment starts. The treatment plan must include a brief description of treatment to be performed, a breakdown of the fees to be charged, and the estimated length of treatment.
  - ii) If the payment schedule or treatment changes, we require a revised treatment plan for review.
  - iii) We will retain your treatment plan on file. If we do not have your treatment plan on file we are unable to pay:
    - your initial fee/down payment
    - your monthly/quarterly fees
    - 1 time appliance fees
  - iv) Claims for consultations, exams and records (x-rays, study models, etc.) will be reimbursed without a treatment plan on file.
- d) Monthly or quarterly fees
  - i) If you are paying in monthly or quarterly installments, submit receipts for the monthly or quarterly fees on a regular basis – as treatment progresses. Claims receipts received by us which are over 12 months old will not be reimbursed.
  - ii) If you paid any amount to the Dentist before treatment is complete, we will allow an initial payment amount and then prorate the balance into monthly payments to you throughout the treatment plan period.
  - iii) As long as your coverage is effective, monthly or quarterly reimbursements will be made to you until the dollar maximum is reached or the treatment is complete, whichever occurs first.

## **Payment of Benefit**

If you die while insured, we will pay the amount of your group term life insurance to your beneficiary.

When you designate more than 1 person as beneficiary, we will assume the Benefit amount is to be divided equally, unless you specify otherwise. If your designated beneficiary is under age 18, you should appoint a trustee for this beneficiary and have a trust agreement drawn up and signed. This trustee will receive and give discharge for any Benefit amount which becomes payable while your beneficiary is a minor. If no beneficiary survives you, the Benefit amount will be paid to your estate.

## **Living Benefit**

### **Terminal condition**

means an injury or sickness from which there is no reasonable prospect of recovery, as determined by us, and which is expected to result in your death within 12 months.

If you have a Terminal condition, we will pay you the living Benefit amount shown in the Schedule of Benefits. You or your legal representative must submit a written request for this benefit and include written consent from your beneficiary (release form) and written proof of your medical condition from your attending Physician.



This Benefit amount is payable once. The amount of your group term life insurance benefit or the amount of insurance you can convert outlined under the conversion option is reduced by the amount you receive under this benefit.

## **Waiver of Premium**

### **Retired and Returned to Work Members**

Notwithstanding your inability to collect LTD benefits, should you become totally disabled prior to your 65<sup>th</sup> birthday and remain so for 6 months, the premium for your group term life insurance will be waived.

### **All Members other than Retired and Returned to Work Members with LTD claims prior to January 1, 2021**

Should you become disabled prior to your 65<sup>th</sup> birthday, the premium for your group term life insurance will be waived on the date your claim under long term disability is approved.

### **All Members other than Retired and Returned to Work Members with LTD claims January 1, 2021 onward**

Should you become disabled prior to your 60<sup>th</sup> birthday, the premium for your group term life insurance will be waived on the date your claim under long term disability is approved.

## **Conversion Option**

You will be eligible to convert your group life insurance coverage to a personal life insurance policy issued by Blue Cross Life Insurance Company of Canada without having to answer any health questions. To qualify, you must be under age 65, and we must receive your application within 31 days of the date your employment terminates. This option does not apply to schedule reductions, or termination of coverage that becomes effective at a specified age.

The maximum coverage you can purchase will be the lesser of:

- 1) \$200,000, or
- 2) the amount of group life insurance you had with us, or
- 3) the difference between the amount of group life insurance you had with us and the amount that is available through your new employer's group plan – provided you become insured within 31 days following the termination of your coverage under this policy.

You may purchase less than the maximum amount of life insurance you are entitled to convert. However, you cannot apply for an amount which is lower than that for which Blue Cross Life customarily issues a policy. You will have a choice of 2 policies:

- 1) a term life insurance policy for 1 year, or
- 2) a term life insurance policy to age 65.

Your premium will be based on the prevailing standard rate charged by Blue Cross Life on the date your personal policy is issued.

## Claims

In the event of your death, we must receive notice of your death within **30 days**, and a completed claim form along with any proof required, as requested by us, within **90 days**. However, no payment will be made on any claim submitted later than **1 year** from the date of death.

## Spousal Dependent Life

### Payment

Because your Spouse is automatically enrolled for the spousal dependent life insurance benefit, when your eligible Spouse dies, we will pay the Benefit amount to you.

### Waiver of Premium

If your group term life insurance premium is waived because you are totally disabled, your premium for the spousal dependent life insurance benefit will also be waived.

### Exclusions

A Spouse not residing in Canada or the USA or a Spouse who is a member of the armed forces in any country is not eligible for the spousal dependent life insurance benefit.

### Claims

We must receive notice of the death within **30 days** and a completed claim form along with any proof required as requested by us, within **90 days**. However, no payment will be made on any claim submitted later than **1 year** from the date of death.

## Accidental Death & Dismemberment

### Payment of Benefit

- 1) When death or loss occurs because of an accidental injury and within 365 days of the accident date, we will pay the Benefit amount in the absence of any Policy exclusions being found applicable:
  - a) to your beneficiary, for loss of life
  - b) to you, for any other loss.
- 2) Loss of use is covered, but only if such loss is permanent, total, and irrecoverable and has been continuous for 365 days from the date of the accident. In either of the following circumstances we will also consider your loss to be the result of injury:
  - a) when, due to an accident, you are unavoidably exposed to the elements and, as a result of this exposure and within 365 days of the date of the accident, you suffer a loss included in the table
  - b) when, due to the accidental wrecking, sinking, or disappearance of a conveyance in which you are riding, you disappear and your body is not found within 365 days, we will presume that you lost your life in the accident.
- 3) The Benefit amount will be paid according to the following table. Only 1 of the amounts, the largest specified, will be paid for all injuries resulting from any 1 accident. The principal sum (the amount for which you are insured) is shown in the Schedule of Benefits.

<i>Table of Losses and Benefit Amounts Loss (includes loss of use)</i>	<i>Benefit as portion of the Principal Sum</i>
Life	100%
Both Hands or Feet	100%
Entire Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Entire Sight of One Eye	100%
One Foot and Entire Sight of One Eye	100%
Speech and Hearing	100%
One Arm or One Leg	75%
One Hand or One Foot	75%
Entire Sight of One Eye	75%
Speech or Hearing	75%
Thumb and Index Finger of the Same Hand	33.3%
Four Fingers of the Same Hand	33.3%
Hearing in One Ear	25%
Four Toes of the Same Foot	25%
Quadriplegia (complete paralysis of both upper and lower limbs)	200%
Paraplegia (complete paralysis of both lower limbs)	200%
Hemiplegia (complete paralysis of upper and lower limbs of one side of body)	200%

## **Repatriation Benefit**

If you die due to an accident that occurs at least 150 kilometres from your normal place of residence, we will pay the actual expenses incurred (excluding the cost of a coffin) for:

- 1) preparing your remains for burial or cremation and the shipment of your body to the place of burial or cremation, or
  - 2) the actual expense incurred (excluding the cost of a coffin) for burial or cremation at the place of death,
- to a maximum of \$7,500.

## **Rehabilitation Benefit**

If you suffer a covered loss which requires you to take special training to enable you to work in an occupation for which you were not qualified prior to the loss, we will pay the reasonable and necessary expenses incurred within 3 years of the date of the accident, to a maximum of \$5,000. Payment will not be made for travelling or clothing expenses or for room, board, and/or other ordinary living expenses.

## **Occupational Training Benefit for the Spouse**

If you die due to an accident which requires your Spouse to take a formal training program to enable them to gain active employment in any occupation in which they would not otherwise be qualified, we will pay the reasonable and necessary expenses incurred for such training within 3 years of the date of your death, to a maximum of \$10,000. Payment will not be made for travelling or clothing expenses or for room, board, and/or other ordinary living expenses.

## **Education Benefit**

If you die due to an accident, we will pay an education benefit for each Dependent child who enrolls full-time in a recognized post secondary institution within 365 days of your death. We will pay the necessary and reasonable expenses actually incurred, subject to the lesser of 5% of the principal sum or \$5,000 for each year your child continues their education on a full-time basis, for a maximum of 4 years or until the age of 26, whichever occurs first.

To be eligible for this benefit, your unmarried child (including any stepchild, legally adopted child, or legal ward, but not a foster child) must be financially dependent on you or your Spouse at the time of your death. Payment will not be made for travelling or clothing expenses or for room, board, and/or other ordinary living expenses.

## **Family Travel Benefit**

If you suffer a covered loss and are confined as an inpatient in a Hospital, or if you suffer from any illness or injury resulting in Hospital confinement for at least 4 days, and the confinement occurs more than 150 kilometres from your normal place of residence, we will pay the reasonable and necessary travelling expenses of 1 or more family members to visit you. The maximum benefit for all family members is \$1,500 for return transportation and commercial accommodation costs combined. If personal transportation is used instead of public transportation, a rate of \$0.20 per kilometre will apply.

## **Seat Belt Benefit**

Benefits under the policy shall be increased by 10% if your injury or death results while you are a passenger or driver of a private passenger type automobile and your seat belt is properly fastened. Verification of actual use of the seat belt must be part of the official report of accident or certified by the investigating officer.

## **Home Alteration and Vehicle Modification**

If you suffer the loss of or the loss of use of both feet, or become quadriplegic, paraplegic or hemiplegic and subsequently require a wheelchair to be ambulatory, we will pay the reasonable, necessary and actual expenses incurred for:

- 1) alterations to your principal residence, and/or
  - 2) modifications to your motor vehicle, provided such modifications are approved by licensing authorities where required,
- for the purpose of making them wheelchair accessible. Expenses must be incurred within 3 years of the date of the accident and are subject to a maximum of \$10,000.

## **Day Care Benefit**

Pays an annual benefit of up to 5% of the Principal Sum to a maximum of \$5,000 per year for the day care costs of each Dependent Child under age 13 who is enrolled, or who enrolls within 90 days, in a day care facility if you suffer a covered accidental death. The benefit is payable for up to 4 consecutive years.

## **Waiver of Premium**

If your group term life insurance premium is waived because you are totally disabled, your premium for this coverage will also be waived, provided this benefit remains in effect.

## **Exclusions**

No payment will be made for any loss that results from or is caused directly or indirectly, wholly or in part by any of the following:

- 1) suicide or any other self-inflicted injury whether intentional or unintentional
- 2) participation in an assault or criminal offense, or an act incident thereto



- 3) civil commotion, insurrection, any act of war (whether declared or not) or hostilities between nations, or service in the military forces of any nation
- 4) travel or flight in or descent from any kind of aircraft as a member of the aircraft crew or having duties relating to the operation, maintenance, or control of the aircraft
- 5) riding as a passenger, pilot, operator, or member of the crew, in or on, boarding or alighting from or being struck by or making a forced landing with or from any aircraft owned, operated, or leased by the Policyholder
- 6) self-inflicted injury, whether intentional or unintentional, sustained while under the influence of any addictive or intoxicating substances unless as administered on the advice of a Physician
- 7) any disease or sickness either mental or physical, or medical procedure.

## Claims

In the event of any loss for which this benefit is payable, we must receive notice within **30 days** of the date of loss, and a completed claim form along with any required proof as requested by us, within **90 days**. However, no payment will be made on any claim submitted later than **1 year** from the date of accident.

### **All Members other than Retired and Returned to Work Members**

#### **Definitions**

##### **Disability**

means that during the Elimination period and the subsequent 12 months of Disability you are prevented, by injury or sickness, from performing each of the essential duties of your own occupation. After that you are prevented from performing each of the essential duties of any occupation for which you are or may become reasonably qualified by education, training, or experience.

##### **Eligible survivor**

means your Spouse, if living, otherwise your children under age 25. If there are no Eligible survivors, payment will be made to your estate.

##### **Elimination period**

means a period of time, when you are continuously disabled, which must be completed before your claim will be considered. It will be calculated from the date Disability begins.

##### **Partial disability**

means that within 31 days of the end of a period when you received an LTD benefit payment under the Disability definition above, and as a result of the same injury or sickness, you are incapacitated to the extent that, although unable to perform all the essential duties of your own occupation on a full-time basis, you are currently:

- 1) participating in a rehabilitation program, or

- 2) performing at least 1 of the essential duties of your own or any occupation on a part-time or full-time basis.

Availability of work is not considered when assessing Disability. The sum of the remuneration you receive while working and the monthly Disability benefit may at no time exceed your gross monthly income prior to Disability under a taxable benefit, or net monthly income under a non-taxable benefit, paid to you at the time Disability began. If such sum exceeds the said gross or net income prior to Disability, the monthly Disability benefit payment will be reduced by the amount of such excess.

**Recurrent disability**

means a Disability that is related to or due to the same cause(s) as a prior Disability for which you received benefit payments.

**Benefit**

We will pay long term disability (LTD) benefits when Disability, as defined above, begins while you are insured for the LTD benefit.

Benefits commence on the day after the Elimination period expires and will be paid only during periods when you are receiving from your Physician, regular care which is appropriate for the condition causing your Disability and following the treatment prescribed. We may require consultation and/or treatment by a Physician who specializes in the treatment of your condition.

The monthly Benefit amount, the elimination period, and the maximum benefit period are shown in the Schedule of Benefits.

## **Rehabilitation Program**

While you are disabled, we may suggest a rehabilitation program to help you return to the work force. This program requires the agreement of your Physician and pre-approval by us. It may include, but is not limited to, a return to work on a part-time or full-time basis, therapy, vocational evaluation, or job preparation. Income you receive under this program will be integrated with your monthly benefit.

## **Recurrent Disability**

A Recurrent disability will be considered part of the prior Disability if, after receiving LTD benefits, you returned to any occupation on a full-time basis and were able to perform all the essential duties of this occupation for less than 6 months. If you return to any occupation on a full-time basis for 6 months or more, a recurrence of Disability will be treated as a new period of Disability and you must complete another Elimination period.

## **Extended Benefit**

If you are disabled when your insurance terminates, your LTD benefit will continue as though your insurance had not terminated, up to the maximum benefit period, provided you remain disabled.

## **Survivor Benefit**

If you die after being disabled for 180 or more consecutive days and while receiving a monthly Benefit amount, a payment equal to 3 times your gross monthly Benefit amount will be made to your Eligible survivor.

## **Coordination with other Income Sources**

Your monthly LTD benefit may be reduced by any amount of Disability and/or retirement benefit that you are eligible to receive from other income sources. The maximum amount payable from all sources of income is 85% of:

- 1) your monthly basic earnings, if benefits are taxable
- 2) your take-home pay, if benefits are nontaxable.

For details of other income sources and how your monthly benefit is calculated, contact your Plan Administrator.

## **Waiver of Premium**

The premiums for your LTD benefit will be waived while you are receiving monthly benefits.

## **Third Party Liability**

Benefits will be paid for disabilities due to an accident in which a third party is liable. However, you must reimburse us when you receive payment from the third party.

## **Are Benefits Taxable?**

Benefits are taxable if your employer contributes to the cost of your LTD Plan. Benefits are nontaxable if you pay the entire cost.

## **Pre-existing Conditions Limitation**

### **Increased amount of insurance**

means an increased amount of insurance due to a change in either the non evidence limit or the maximum Benefit amount.

**Pre-existing condition**

means a sickness or injury for which you received medical treatment, consultation, care, or services (including diagnostic measures), or consumed prescribed drugs within 3 months:

- 1) prior to the date you became insured under this benefit, or
- 2) prior to the date of any Increased amount of insurance.

This exclusion will not apply if you become disabled more than 12 months:

- 1) after you became insured under this benefit, or
- 2) after you became eligible for any Increased amount of insurance.

**Termination of Benefit**

Your benefit payments will cease on the earliest date 1 or more of the following occurs:

- 1) you are no longer disabled
- 2) you are no longer receiving regular medical care and treatment from your Physician
- 3) you fail to submit satisfactory proof of continuing Disability as required by us
- 4) you refuse a medical examination by a Physician chosen by us
- 5) you are no longer following the treatment recommended for your Disability
- 6) you refuse to participate in a rehabilitation program
- 7) you reach age 65 for claims prior to January 1, 2021, or
- 8) you reach age 60 for claims January 1, 2021 onward
- 9) the end of the maximum benefit period indicated in the Schedule of Benefits
- 10) you retire
- 11) you die.

## Exclusions

Benefits are not payable for any period of Disability:

- 1) arising from any of the following:
  - a) an injury or sickness sustained while operating any form of transportation, including but not limited to an automobile, truck, motorcycle, moped, bicycle, snowmobile or boat, with a blood alcohol level which exceeds the legal limit in the jurisdiction where the injury occurs, or under the influence of other intoxicating or mind-altering substances
  - b) participation in an assault or criminal offense, or an act incident thereto
  - c) civil commotion, insurrection, any act of war (whether declared or not) or hostilities between nations, or service in the military forces of any nation
  - d) a pregnancy related sickness
    - i) during any period of formal maternity leave and/or parental leave
    - ii) during any period in which Employment Insurance (EI) benefits are being paid
  - e) substance abuse, including but not limited to alcoholism or drug addiction, unless you are confined in a public general Hospital or you are satisfactorily participating in a withdrawal program approved by us
  - f) medical or surgical care which is cosmetic, unless considered medically necessary as a result of injury or sickness
- 2) that commenced prior to the date you were otherwise eligible for benefits or during a period when you were not eligible for benefits for any reason, unless we agree in writing
- 3) while you are
  - a) in a jail or penitentiary
  - b) on leave of absence
  - c) involved in a strike or lockout, if the Disability commenced after notice of strike or lockout was given
  - d) receiving sick pay, vacation pay, or any other salary or wage from your normal or any occupation (except as provided under the rehabilitation program).

## Claims

- 1) We must receive written notice of claim within **30 days** of the date Disability begins. On receipt of written notice of claim, we will provide you with a claim form.
- 2) Complete the employee's statement and sign the form on both sides.
- 3) Return the form to your Plan Administrator for completion of the employer's portion.
- 4) Have your Physician complete and sign the medical portions of the form.
- 5) Forward the claim form (satisfactory proof of claim) to us within **90 days** following the end of the Elimination period.
- 6) We may request supplementary reports to update the medical or vocational information on file. Any cost for completion of reports will be your responsibility.

Note: Incomplete claim forms will cause a delay in the payment of your benefits.



<b>Notes</b>
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