

Introduction To Your Pension Health Benefits

Group Numbers:

In-province group number 020099

Out-of-province group number 093930

Welcome!

This booklet introduces you to your extended health benefits (EHB) and dental plans. For more information see the *EHB and Dental Summary* booklet and the *Health Benefits for Retired Members Quickfacts*.



Important messages from the Teachers' Pension Plan

- ◆ You must be a permanent resident of Canada to be eligible for extended health and dental benefits. See the “Eligibility” section on page 6 for residency definitions.
- ◆ **There is no out-of-country EHB and dental coverage.** The extended health benefits plan is not a travel insurance plan. If an emergency occurs outside Canada, you are responsible for all medical costs. **BUY INSURANCE WHEN YOU TRAVEL OUTSIDE OF CANADA.**
- ◆ There is limited coverage (emergency services and expenses only) for those travelling or on vacation outside their province or territory of residence, but within Canada. You are strongly encouraged to contact Blue Cross before you leave to determine what is covered.
- ◆ To maintain drug coverage under your Teachers' Pension Plan EHB plan, you must be registered with the new Fair PharmaCare program, even if you were covered under the PharmaCare program (you do not need to apply for Fair PharmaCare if you live outside BC).
- ◆ Blue Cross administers the extended health benefits and dental plans for your pension plan. If you have questions about eligible expenses, coverage or deductibles, or need information on making a claim, you should contact Blue Cross. For details about EHB and dental coverage see the Pacific Blue Cross *EHB and Dental Summary* booklet, available online at pensionsbc.ca.
- ◆ Teachers' Pension Services administers your pension on behalf of your pension plan. If you have questions about eligibility, enrolment or premiums, or if you want to change your personal information (including name, address and spousal status), you should contact Teachers' Pension Services.
- ◆ Extended health and dental benefit coverage is a contingent benefit; that is, the benefits are not guaranteed. Coverage may be changed at any time by the pension board, including, but not necessarily limited to, increasing, decreasing or eliminating:
 - a) coverage for people and benefits, or
 - b) amounts for premiums and deductibles.

Contacting Blue Cross from inside British Columbia

You will need your group and ID numbers when contacting Pacific Blue Cross.

Mailing address:

PO Box 7000,
Vancouver BC V6B 4E1

Location:

4250 Canada Way,
Burnaby BC

Phone:

Toll-free in Canada, if you are a resident of BC	1 888 275-4672
EHB Claims	604 419-2600
Dental Claims	604 419-2300

Website:

www.pac.bluecross.ca

Contacting Blue Cross from outside British Columbia

Mailing address:

Please refer to your Blue Cross identification card for the address of your regional Blue Cross office.

Phone:

Toll-free in Canada, if you reside
in a province other than BC 1 888 873-9200

This number automatically connects you to the
Blue Cross office in your area.

Website:

www.bluecross.ca

Using the Blue Cross website

We encourage you to check the Blue Cross website for current details of coverage and eligible expenses.

To find information for your benefit plans you must first register for CARESnet (available in BC only). Registration is free and is done on the Blue Cross website. Make sure you have your group number and ID number handy when you register. You will also need an e-mail address so your CARESnet password can be sent to you.

Once you have your CARESnet password you can get detailed information on your benefit plans, including deductibles and coverage details. You will also be able to review your claim history.

If you have questions about your extended health or dental coverage you must contact Blue Cross.

Contacting Teachers' Pension Services

Mailing address:

PO Box 9460
Victoria BC V8W 9V8

Phone:

Victoria	250 356-9658
Toll-free in BC	1 866 876-8877
Toll-free in North America	1 800 663-8823

Fax:

250 953-0431

Website:

pensionsbc.ca

The extended health benefits plan

The extended health benefits (EHB) plan is a supplemental health plan that extends your medical coverage beyond what is covered by the Medical Services Plan of British Columbia, the Hospital Insurance Program, the BC Fair PharmaCare program, Workers' Compensation Board, Insurance Corporation of BC, or any other party.

Expenses covered under the EHB plan include:

- ◆ additional charges for enhanced hospital accommodation (e.g., private or semi-private rooms)
- ◆ emergency ambulance
- ◆ most prescription drugs
- ◆ practitioners (e.g., chiropractors, massage therapists, acupuncturists, etc.)
- ◆ accidental dental injury
- ◆ medical aids and supplies (e.g., oxygen, blood, walkers, permanent prostheses, etc.)
- ◆ standard durable medical equipment (e.g., wheelchairs, hospital beds, medical monitors, etc.)
- ◆ insulin injectors
- ◆ vision care

This is a summary only. There are many more specific items covered, many exclusions, and individual financial limits. See the Blue Cross *EHB and Dental Summary* booklet (available online at pensionsbc.ca) for details.

For current EHB premium rates, deductibles and maximums, please see the *Health Benefits for Retired Members Quickfacts*.

Some large medical expenses will require pre-authorization from Blue Cross. Please contact Blue Cross for more information.

The dental benefits plan

The dental benefits plan covers eligible basic dentistry charges, including basic maintenance and most major restorative services normally provided by a registered, practising dentist

in his or her office. The dental plan does not cover orthodontic services. Some procedures have a calendar-year maximum. See the Blue Cross *EHB and Dental Summary* booklet (available online at pensionsbc.ca) for details.

For current dental premium rates, deductibles and maximums, please see the *Health Benefits for Retired Members Quickfacts*.

Some large dental expenses and all major restorative services will require pre-authorization from Blue Cross. Please contact Blue Cross for more information.

Eligibility

You are eligible for the EHB and dental plans if:

- ◆ you are a retired member of the Teachers' Pension Plan and are receiving a pension from the plan, and
- ◆ you are a permanent resident of Canada.

Your spouse and dependent children are eligible for coverage under your plan if they are also permanent residents of Canada. If you receive a beneficiary pension, you may also be eligible for coverage. Please call Teachers' Pension Services for more information.

Plan members who meet the eligibility requirements described above may elect to have EHB and dental coverage by completing the appropriate forms, subject to enrolment rules (see "Enrolment" on page 8).

Permanent resident

You are a permanent resident if you:

- ◆ are a citizen of Canada (or lawfully admitted to Canada for permanent residence),
- ◆ make your home in Canada, and
- ◆ are physically present in the province in which you reside for at least six months in a calendar year*.

*There may be exceptions to this requirement. Contact the medical services plan for your province or territory of residence for more information.

Spouse

A spouse is a person of the same or opposite sex to whom you are married or living with in a marriage-like relationship.

If you are in a common-law relationship, you must live together for 12 months before applying for dental and/or extended health benefits coverage for your spouse (unless you are claiming your spouse's children as dependants on your income tax return). You must sign a declaration that you have been living in a common-law relationship with your spouse for 12 months or more. If you leave one common-law relationship and enter another, you must wait 12 months after cancelling coverage for your first spouse and dependants before you can enrol another spouse and other dependants. Your spouse is not entitled to health benefits if they are separated from you for other than health reasons.

Dependent child

A dependent child may be your natural child, stepchild, adopted child or legal ward. A dependent child must also be:

- ◆ not working more than 30 hours per week on a permanent (year-round) basis,
- ◆ unmarried,
- ◆ claimed as a dependant on your income tax,
- ◆ under 19 years of age, or under 25 years of age and attending an accredited school or university full time (minimum three courses per semester), including co-op programs leading toward a diploma, degree or certificate recognized in Canada (proof of school attendance will be required), or
- ◆ of any age, with a mental or physical disability and accepted as a dependant for income tax purposes.

Premiums

There is a monthly premium for the EHB and dental plans, based on your pensionable service when you retire. The more years of combined pensionable service you have, the less you pay for premiums. See the *Health Benefits for Retired Members Quickfacts* for details.

Premiums are due one month in advance. For example, premiums paid in May will be applied to June's coverage. EHB and dental premiums paid by the Teachers' Pension Plan on your behalf are not a taxable benefit.

If you choose to have EHB or dental coverage, the premiums will be automatically deducted from your monthly pension payment as long as the payment is large enough to cover the premiums. If your pension payment is not large enough, you can arrange to pay the premiums directly to Blue Cross via pre-authorized withdrawal from your bank account. Contact Teachers' Pension Services for details.

Enrolment

Enrolment in the EHB and dental plans is optional. You may decide to enrol at the time you retire, or you may decide to continue with the coverage you have now (under your spouse's EHB or dental plan, for example). You can also enrol your spouse and/or dependants when you retire.

If you decide not to enrol at the time you retire and you waive coverage, or you decide to leave British Columbia for an extended period, you may enrol yourself and your spouse and/or dependants at a later date only if you:

- ◆ provide proof of continuous coverage from another EHB or dental plan since starting your pension (you must also provide proof of continuous coverage for your spouse and dependants if you wish to enrol them), or
- ◆ apply for coverage within one month of returning to British Columbia.

If you waived coverage and cannot provide proof of prior continuous coverage, or do not apply within one month of returning to British Columbia, you cannot enrol yourself or your spouse or dependants at a later date.

You can cancel your EHB and dental coverage if you have had a minimum of 12 months of coverage. You must request the cancellation in writing. Please contact Pension Services for more information.

Services and expenses covered when travelling outside your province or territory of residence but within Canada

You are covered for emergency services and expenses while travelling or on vacation outside your province or territory of residence, but within Canada. You are strongly encouraged to contact Blue Cross prior to your departure to determine what services and expenses are covered by your benefits plan, and at what level. **There is no out-of-country coverage.**

BUY EXTRA INSURANCE WHEN YOU TRAVEL OUTSIDE YOUR PROVINCE OR TERRITORY OF RESIDENCE.

The extended health benefits plan is **not** a travel insurance plan, and if an emergency occurs outside Canada, you are responsible for all medical costs. It is therefore important to purchase extra medical insurance if you travel outside Canada.

Fair PharmaCare Program

To register, or for information on coverage, deductibles and eligible expenses, contact Fair PharmaCare:

Phone:

Toll-free in BC

1 800 387-4977

For mail inquiries about coverage and eligible expenses:

Fair PharmaCare Administration
PO Box 9658 Stn Prov Govt
Victoria, BC V8W 9P5

Information about the Fair PharmaCare program is also available on the Internet at: www.healthservices.gov.bc.ca/pharme

Identification cards

Your EHB and dental plan identification cards (issued by Blue Cross) contain your group number and other information about your coverage. Please verify the information on the card. If there are errors, contact Teachers' Pension Services (see page 4 for contact information).

Making an EHB claim

You can make an EHB claim by:

- ◆ presenting your EHB/BlueNet identification card at your pharmacy when filling your prescription (may not be available in all provinces), or
- ◆ paying all your costs up front, and submitting your original receipts with an EHB claim form. Forms are only available from either the Blue Cross website, or by calling them (see page 3 for contact information). Further details and requirements for submitting claims are listed on the back of the EHB claim form. Please review this form carefully before submitting your claim.

EHB claims deadlines

Blue Cross must receive your EHB claim for the prior year's medical services and expenses by June 30. Claims received after June 30 will not be processed. There are no exceptions.

Submit your first claim of the year when you have accumulated eligible expenses in excess of the annual deductible. You may submit claims as often as you like, as long as you do not go beyond the deadline for the previous year's claims. You are encouraged to submit claims frequently.

Making a claim for EHB expenses incurred outside your province or territory of residence but within Canada

When travelling outside your province or territory of residence but within Canada, you must pay all your costs up front. You can then recover these costs as follows:

- ◆ Submit a claim to Medical Services Plan for the full expenses within 90 days of the date of service.
- ◆ For whatever services MSP will not pay, submit an EHB claim form for their review. EHB claim forms are available from Blue Cross. Further details and requirements for submitting claims are listed on the back of the form. Please review this form carefully before submitting your claim.

If you are unsure of what services are covered, contact Blue Cross before you leave your province or territory of residence.

Making a dental claim

You can make a dental claim by:

- ◆ having your dentist or dental mechanic submit a claim on your behalf to Blue Cross (may not be available in all provinces), or
- ◆ paying all your costs up front, and submitting your original receipts with a dental claim form. Forms are available from your dentist or from Blue Cross.

Dental claims deadlines

Blue Cross must receive your dental claims within 12 months of the date of service.

Making a claim for dental services incurred outside your province or territory of residence

- ◆ Pay for all services first.
- ◆ Contact Blue Cross for a dental claim form.
- ◆ Submit a completed dental claim form (with original receipts, in English) to Blue Cross when you return to your province or territory of residence. Be sure to include a full description of the dental work received.

Dual Coverage for Extended Health Benefits and Dental Benefits

Dual coverage means that you are eligible to claim certain expenses under more than one health benefits plan. For example, if you have health benefits under your pension plan and your spouse has health benefits under another plan, and dual coverage is allowed between the plans, you may be able to claim certain eligible expenses under both plans. This could be to your advantage; for example, if your plan pays 70% of a health benefit expense, you can claim the remaining 30% on your spouse's plan if that expense is eligible under both plans.

The Teachers' Pension Plan allows dual coverage (EHB and dental) with all other health benefits plans, and with health benefits under all BC public sector pension plans except the BC Municipal Pension Plan. Dual coverage is not allowed with another retired member from the BC Teachers' Pension Plan.

Disclaimer

Information in this booklet is subject to change without notice. Please confirm that you have up-to-date information when making a request for service from the extended health benefits and/or dental benefits plans. If there is a conflict between this information and the contract, the group benefits contract applies.