



## DISTRICT COUNCIL 38 HEALTH & WELFARE COVERAGE

Unless otherwise noted, the following benefits are available to covered members and eligible dependents.

- **PRESCRIPTION DRUG COVERAGE**

80% of Pharmacare approved prescription drugs. Pay Direct Card covers 80% of the prescription drug cost at the point of purchase. Member and all eligible dependents.

- **EMERGENCY AMBULANCE COVERAGE**

80% coverage of Reasonable and Customary (R&C) Amount (currently \$80.00) per unit per unit(s) for Local Ambulance - Transport to Hospital. Member and all eligible dependents.

- **PRACTITIONERS**

Combined reimbursement limit of 80% of \$1,250.00 per person per calendar year. Services must be medically necessary.

- Physiotherapy\*
- Massage Therapy\*
- Chiropractor\*
- Naturopath\*
- Podiatrist\*
- Acupuncture\*
- Speech Therapist\*

Pacific Blue Cross will only accept claims from paramedical practitioners (massage therapists, chiropractors, physiotherapists, acupuncturists, etc.) who are registered with the applicable college or association. To determine if your practitioner is registered, contact this office and we can forward you the links to the colleges or associations within British Columbia that are recognized by Pacific Blue Cross. Additional rules and limitations regarding the number of visits per year and/or Reasonable and Customary limits may also apply. We recommend that you login to PBC Caresnet or call Pacific Blue Cross at (604) 419-2900 or 1-888-275-4672 to confirm.

- **HEARING AIDS**

Dependent children only. 80% of \$400 per person per 60 month(s) from the service date of first eligible claim.

- **HOSPITAL CHARGES**

Acute Care Hospital Room - 80% for private or semi private subject to daily limits and reasonable and customary charges.

Extended Care Hospital Room - 80% for private or semi-private room.

- **SMOKING CESSATION**

80% of \$250 per covered person/lifetime. Must be a prescription product, no over-the-counter products will be covered.

- **ORTHOTICS (SHOES/INSOLES)**

80% coverage limited to 1 pair. Replacements are eligible when necessitated by normal wear defined as 5 years for adults, and normally 2-3 years for children (with pre-approval). Must be prescribed by a licensed medical practitioner and must be "Custom Made" (no off-the-shelf insoles/braces).

- **DENTAL COVERAGE: "PACIFIC BLUE CROSS" GROUP D-903838**

Part "A" Basic Preventive and Restorative Services - 90% reimbursement, no limit.

Dentures - 85% reimbursement, limited to 1 unit per person in any 60 month(s) period from date of service of claim.

Part "B" Major Restorative Service - 65% reimbursement limited to 1 unit(s) per tooth per person in any 60 month(s) period from the date of service of a claim. Pre-authorization recommended.

Part "C" Orthodontic Services - 50% of \$3,000 per person per lifetime. PBC requires that your dental office submit an Orthodontic Treatment plan.

- **SHORT TERM DISABILITY**

Member only coverage for non-occupational illness or injuries. Benefit adjudicated by PBC - BC LIFE.

Member must be covered on the Full Plan at the time of illness/injury and must have had coverage with DC38 Health & Welfare Trust Fund for the 8 consecutive months immediately preceding the date of disability. There cannot be any breaks in coverage for the 8 months immediately preceding the date of disability.

\$500 per week 4-15-21 EI carve-out max. 40 Weeks. Check with Plan Administrator.

- **VISION CARE**

Self insured benefit paid directly by District Council 38 H&W Plan for prescription eyeglasses and/or contact lenses.

\$475 every 24 months for member (can include eye exam).

\$300 every 24 months for registered dependents (eye exams are not covered).

- **MEMBER ASSISTANCE PROGRAMME**

Self insured benefit paid directly by District Council 38 H&W Plan. Counselling Benefit - 80% of \$750 per year, per family.

- **JURY DUTY BENEFIT**

Self insured benefit paid from the first day the member serves on a jury in a courtroom. Benefit will be paid at the rate of sixty percent (60%) of the members' actual wage loss plus holiday pay for a maximum of fifty-two (52) weeks. Benefit is taxable, and a T4A will be issued to the member.

- **BEREAVEMENT BENEFIT**

Self insured benefit paid directly by District Council 38 H&W Plan. Member only - \$4,000 paid to the "Designated Beneficiary" of a covered member upon suitable proof of death of the member.

- **LIFE INSURANCE**

Member only - \$50,000 to age 65, reduces to \$5,000 on the Member's 65<sup>th</sup> birthday.

- **ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)**

Member only - \$100,000 to age 65, reduces to \$5,000 on the member's 65<sup>th</sup> birthday, and is eliminated as a benefit on the member's 71<sup>st</sup> birthday.

- **SPOUSAL LIFE INSURANCE**

\$2,500 paid to the member, provided the spouse has resided with the member for a minimum of 12 months, and is listed on the member's EHC coverage as a dependent.