

COMPARISON OF CURRENT VANCOUVER EHB and PROVINCIAL EHB PLANS WITH MOA IMPROVEMENTS

	Current Vancouver	Provincial 2021	Tentative Agreement
<b>Extended Health</b>			
Reimbursement	80% until \$1000 per family per calendar year, then 100%	80% until \$1000 per person per calendar year, then 100%	No change
Annual Deductible	\$25	\$50	No change
Lifetime Maximum	Unlimited	Unlimited	No change
Termination age	Retirement	June 30 following Age 75 or earlier if retirement	
Survivor extension	Yes Maximum 6 mos	Yes Max 24 months	No change
<b>Prescription Drugs</b>			
Drug Formulary	Drugs prescribed by doctor are covered	Blue Rx	No change
Pay direct card	No	Yes	No change
Per prescription deductible	\$0	\$0	No change
Drug dispensing fees	Yes	Same as BC PharmaCare	No change
Lowest cost alternative	No	Applies	No change
Per prescription deductible	\$0	0%	No change
Sexual Dysfunction	No	Covered	No change
Oral Contraceptives	Covered	Covered	No change
Fertility Drugs	\$3,000 lifetime max	\$20,000 lifetime mas	No change
Smoking cessation	Not covered	Not covered	No change
<b>Medical Services / Supplies</b>			
Med-Assist	Included	Included	No change
Out of province emerg	100%, no maximum	Covered	No change
Ambulance	Covered	Covered	No change
Hospital	Private / semi-private	Private / semi-private	No change
Private duty nursing / in home nursing	Covered with doctor's note	\$20,000 per year	No change
Hearing Aids	\$500 per ear over 60 months	\$3500 every 48 months	No change
Miscellaneous services and supplies	Covered	Covered	No change
Orthopedic shoes	1 pair per prescription, replacements	\$500 per year with prescription	No change
Orthotics	1 pair per prescription, replacements	\$500 per year with prescription	No change

Continuous Glucose Monitor	Not included	Not included	Dexcom CGM included
Vision Care			
Maximum	\$200 per 24 months	\$550 per 24 months	No change
Eye exams included with vision care	Not covered	1 per 24 months	No change
Prescription sunglasses	Covered	Covered	
Paramedical Services			
Naturopath	\$500 per year	\$900 per year	No change
Chiropractor	Unlimited	\$900 per year	\$1000
Massage Therapist	Unlimited	\$900 per year	\$1000
Physiotherapist	Unlimited	\$900 per year	\$1000
Psychologist	\$100 per year	\$900 per year	\$1200 and expanded to include registered counsellors and social workers
Acupuncture	\$300 per year	\$900 per year	\$1000 per year
Podiatrist / Chiropodist	\$200 per year podiatrist	\$800 per year for either	No change
Speech Therapist	\$300 per year	\$800 per year	No change
Future improvements			
			1.5 million July 1 2023 2 million July 1 2024

- Notes – difference in deductible per person or per family can be significantly different
  - i.e. a family of 4 only needs to reach a cumulative \$1000 to receive 100% coverage under the local plan, but in the provincial plan, each of the four family members have to individually reach \$1000 for that family member’s prescriptions to be covered 100%
- The current Vancouver Plan includes all medications if prescribed by your physician, the Provincial plan limits the number of medications that are covered and requires cheaper alternatives to be used.
- The Provincial Plan can require members to substitute lowest cost alternatives
- The VTF plan does not have a limit for nursing in home care when prescribed by a doctor
- The “unlimited” provisions in the local plan are subject to PBC’s “reasonable and customary limits” in both packages
  - I.e. the limits can apply to the fees charged by practitioners and also to the yearly number of sessions
- The future improvements will likely not be significant, given the cost and their broad application, but they may be applied to dental plans or EHB.