

	Current Vancouver	Provincial 2021	Provincial 2022 / 23	Provincial 2024
<b>Extended Health</b>				
Reimbursement	<b>80% until \$1000 per family per calendar year, then 100%</b>	80% until \$1000 per person per calendar year, then 100%	No change	No change
Annual Deductible	<b>\$25</b>	\$50	No change	No change
Lifetime Maximum	Unlimited	Unlimited	No change	No change
<b>Prescription Drugs</b>				
Drug Formulary	<b>Drugs prescribed by doctor are covered</b>	Blue Rx	No change	No change
Pay direct card	No	<b>Yes</b>	No change	No change
Drug dispensing fees	Yes	Same as BC PharmaCare	No change	No change
Lowest cost alternative	<b>No</b>	Applies	No change	No change
Per prescription deductible	\$0	0%	No change	No change
Sexual Dysfunction	No	<b>Covered</b>	No change	No change
Oral Contraceptives	Covered	Covered	No change	No change
Fertility Drugs	\$3,000 lifetime max	<b>\$20,000 lifetime max</b>	No change	No change
<b>Medical Services / Supplies</b>				
Med-Assist	Included	Included	No change	No change
Out of province emergency	Covered	Covered	No change	No change
Ambulance	Covered	Covered	No change	No change
Hospital	Private / semi-private	Private / semi-private	No change	No change
Private duty nursing / in home nursing	<b>Covered with doctor's note</b>	\$20,000 per year	No change	No change
Hearing Aids	\$500 per ear over 60 months	<b>\$3500 every 48 months</b>	No change	No change
Miscellaneous services and supplies	Covered	Covered	No change	No change
Orthopedic shoes	1 pair per lifetime with prescription	<b>\$500 per year with prescription</b>	No change	No change
Orthotics	1 pair per lifetime with prescription	<b>\$500 per year with prescription</b>	No change	No change
Continuous Glucose Monitor	Not included	Not included	Dexcom CGM included	No change
<b>Vision Care</b>				
Maximum	\$200 per 24 months	<b>\$550 per 24 months</b>	\$600 per 24 months	<b>\$650 per 24 months</b>
Eye exams included with vision care	Not covered	<b>1 per 24 months</b>	No change	No change

Paramedical Services				
Naturopath	\$500 per year	<b>\$900 per year</b>	\$1000	No change
Chiropractor	<b>Unlimited</b>	\$900 per year	\$1000	No change
Massage Therapist	<b>Unlimited</b>	\$900 per year	\$1000	No change
Physiotherapist	<b>Unlimited</b>	\$900 per year	\$1000	No change
Psychologist	\$100 per year	<b>\$900 per year</b>	\$1200 & expanded to registered counsellors & social workers	\$1500 per year
Acupuncture	\$300 per year	<b>\$900 per year</b>	\$1000 per year	No change
Podiatrist / Chiropodist	\$200 per year podiatrist	<b>\$800 per year for either</b>	No change	No change
Speech Therapist	\$300 per year	<b>\$800 per year</b>	No change	No change
Vaccines	Not covered	Not covered	HPV	Shingles

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

- 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 Provincial 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