

*Your
Benefits*



Local 213 Electrical
Workers' Welfare Plan
Active Members Age 65 and Over



Group Name and Policy Number

Local 213 Electrical Workers' Welfare Plan

Active Members Age 65 and Over

Policy Number 183149

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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 benefits and/or AD&D benefits.

Defined terms are capitalized (e.g. Dependent). Pacific Blue Cross 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 employee/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)

Blue Cross Life

Group Term Life

Spousal Life

Dependent Child Life

Accidental Death & Dismemberment (AD&D)

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. 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.

Table of Contents

Group Name and Policy Number.....	3
Introduction.....	4
Schedule of Benefits	8
General Information	12
Definitions	12
Member Information/Access to Records	17
Integration with Government Plans	18
Effective Date of Coverage and Enrolment	18
Beneficiary	19
Identification (ID) Cards.....	19
Claims.....	19
Duplicate Coverage	20
Coordination of Benefits	20
General Exclusions	21
Legal Action	21
Termination of Coverage	22
Right of Recovery.....	22
Conversion to an Individual Plan	22
Individual Travel Benefits	23
Member Profile.....	23
Extended Health Care	24
Definitions	24
In-Province/Territory Eligible Expenses	26

Family Planning Benefit.....	31
Gender Affirming Care.....	32
Out-of-Province/Territory Non-Emergency Eligible Expenses....	33
Out-of-Province/Territory Emergency Eligible Expenses	33
Emergency Travel Assistance.....	34
Exclusions.....	35
Claims.....	37
Group Term Life.....	40
Payment of Benefit	40
Living Benefit.....	40
Conversion Option.....	41
Claims.....	42
Dependent Child Life	43
Payment	43
Exclusions.....	43
Claims.....	43
Spousal Life.....	44
Payment	44
Exclusions.....	44
Claims.....	44
Accidental Death & Dismemberment	45
Payment of Benefit	45
Repatriation Benefit.....	47
Rehabilitation Benefit.....	47
Occupational Training Benefit for the Spouse.....	47
Education Benefit	48
Family Travel Benefit.....	48
Exclusions.....	48
Claims.....	49
Notes.....	50

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.

Extended Health Care	
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Deductible

\$50 per person or family each calendar year.

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.

Reimbursement

In-Province/Territory Eligible Expenses and Out-of-Province/Territory Non-Emergency Eligible Expenses:	80%
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Out-of-Province/Territory Emergency Eligible Expenses:	100%
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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.

Plan Maximum

The lifetime maximum amount of benefits payable for a Member or Dependent is unlimited, subject to the terms and conditions of the Group Contract.

Dependent Children

See definition of Dependent.

Group Term Life

<i>Benefit Amount</i>	\$35,000
<i>Living Benefit Amount</i>	50% of the Group Term Life Benefit Amount, to a maximum of \$50,000
<i>Non Evidence Limit</i>	\$35,000

Spousal Life

<i>Classification</i>	Spouse with Dependent Children
<i>Benefit Amount</i>	\$10,000
<i>Classification</i>	Spouse with no Dependent Children
<i>Benefit Amount</i>	\$5,000
<i>Termination</i>	Spousal insurance terminates when your insurance terminates or when you retire, whichever is earlier.

Dependent Child Life

<i>Benefit Amount</i>	Child \$2,500
<i>Dependent Children</i>	See definition of Dependent.
<i>Termination</i>	Dependent insurance terminates when your insurance terminates or when you retire, whichever is earlier.

Accidental Death & Dismemberment (AD&D)
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<i>Principal Sum</i>	An amount equal to the amount payable under your current group term life insurance.
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<i>Aggregate Limit</i>	\$3,000,000
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<i>Termination</i>	None
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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.

Coverage effective date

means the date coverage becomes effective based on

- 1) your date of hire, and
- 2) the average number of hours you work each week or each year, and,
- 3) the waiting period selected by your employer, and
- 4) the Enrolment grace period.

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, denturist, 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 21 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 of any age 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 one 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.

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 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.

Gender affirming products

means products that are medically necessary for the treatment of gender dysphoria or gender incongruence which are subject to our Benefit review process.

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

means an employee or other person who has coverage under the Contract.

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 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

If you are eligible for coverage, you must complete an application card within the Enrolment grace period to ensure that your coverage starts on the correct effective date.

You should apply for Dependent coverage (when applicable):

- 1) on the same date you apply for your own coverage, or
- 2) within the Enrolment grace period if you have a new Dependent.

Limitations:

- 1) If you are not actively at work on your coverage effective date, your coverage effective date will be delayed until you return to active full-time employment.
- 2) If we do not receive your application card within the required time limits, please refer to the Late Applicant section.

Provided you and your Plan Administrator have complied with our enrolment rules, your coverage effective date is shown on our website at www.pac.bluecross.ca/member or from your Plan Administrator.

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

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 Dismember 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 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 Plan Administrator or on our website at 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

If you and your Spouse are members of Local 213, please check with your Plan Administrator to see if Duplicate coverage is allowed for extended health care benefits.

If you and your Spouse work for different employers and you are both enrolled for similar benefits, Duplicate coverage is allowed.

If you are eligible for Duplicate coverage, you and your family should discuss both plans (and what portion of the benefits you pay) to determine whether it is to your advantage to enrol under more than 1 plan.

Your Plan Administrator will advise you if you are eligible to waive certain benefits under this group plan.

Coordination of Benefits

If Duplicate coverage is allowed, 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.

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 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 employer's benefit plan. You agree to reimburse us for these payments upon receipt of our invoice.

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 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/

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/.

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

The additional charge for semi-private or private room accommodation in a Hospital or the extended care unit of a Hospital. Charges for rental of a telephone, television, or similar equipment are not covered.

2) 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.

3) 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) contraceptive drugs
 - iii) Campral
 - iv) drugs indicated for weight loss
 - v) drugs indicated for sexual dysfunction
 - vi) vaccines to a calendar year maximum of \$250
 - vii) drugs indicated for the treatment of infertility to a lifetime maximum of \$5,000.

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.

4) Practitioners

Professional services of the following Practitioners to the maximum amounts indicated per calendar year, but excluding appliances and tray fees.

- a) acupuncturist\$500
- b) chiropractor and naturopath combined\$750
- c) massage Practitioner\$750
- d) physiotherapist.....\$750
- e) podiatrist.....\$500
- f) psychologist, clinical counsellor* and Online cognitive behavioural therapy combined.....\$2,500
- g) speech language pathologist\$500

* Clinical counsellors must have a minimum of a master's degree in a counselling related discipline such as counselling therapy.

- 5) Online Cognitive Behavioural Therapy
Charges for a program through an eligible Vendor to a maximum of \$2,500 per calendar year combined with services of a psychologist and clinical counsellor*.

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

- 6) 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.

- 7) 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) charges for the following items to the maximum amounts indicated per calendar year:
 - i) mastectomy brassieres\$150
 - ii) stump socks\$200
 - f) wigs and hairpieces required as a result of medical treatment, injury, alopecia areata, alopecia universalis or alopecia totalis to a lifetime maximum of \$500
 - g) 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 adults and \$200 for Dependent children.
 - h) hearing aids and repairs, and hearing tests when in conjunction with a hearing aid claim to a combined maximum of \$1,500 in a 3 calendar year period. Batteries, recharging devices, and other such accessories are not covered. Replacement will be covered only when the hearing aid cannot be repaired satisfactorily.
- 8) 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 and blood glucose monitors
 - iv) speech processors and headsets when prescribed for profound deafness subject to a 5 calendar year period
 - v) bi-osteogen systems and growth guidance systems (when recommended by an orthopaedic surgeon)
 - vi) breathing machines and appliances including respirators, compressors, percussors, suction pumps, oxygen cylinders, masks, and regulators
 - vii) insulin infusion pumps for diabetics – when basic methods are not feasible.
- 9) Dietary Control Programs
- Charges for exercise and/or dietary control programs for a diagnosed cardiac patient to a calendar year maximum of \$600.

Family Planning Benefit

This benefit offers you and your Dependents coverage when seeking family planning treatments which include fertility treatment and adoption expenses. Benefits are payable for the following Eligible expenses:

- 1) Fertility treatment provided by an approved fertility centre in Canada (as approved by us), including, but not limited to:
 - a) cryopreservation (freezing) – egg, embryo, or sperm
 - b) embryo transfer
 - c) fertility screening, diagnostic and genetic testing
 - d) fertility-related stimulation and monitoring fees
 - e) gamete extraction and processing
 - f) intrauterine insemination treatment (IUI)
 - g) in-vitro fertilization (IVF)
 - h) storage fees for eggs, embryo, or sperm.
- 2) Adoption expenses, including, but not limited to:
 - a) adoption agency fees
 - b) legal and criminal record check expenses – related to the adoption process.

Conditions and Limitations:

- 1) Dependent children are eligible for fertility treatments when going through fertility related freezing and storage procedures.
- 2) All procedures and services must be performed by a Practitioner, Provider, or Physician approved by us.
- 3) The lifetime maximum for fertility treatment and adoption expenses combined is \$10,000 per family.

- 4) The following are not Eligible expenses under this benefit:
- a) services or procedures obtained or performed outside of Canada
 - b) costs related to donor sperm and/or donor egg (including fees related to the transportation of donor egg or donor sperm samples)
 - c) adoption of any living thing or non-living thing other than human beings
 - d) travel or accommodation
 - e) paternity and genealogy testing
 - f) any services, procedures, products or items not specifically included under benefits.

Gender Affirming Care

This benefit offers you and your Dependents coverage for gender affirming care that is not covered by a provincial/territorial health care plan when diagnosed with gender dysphoria or gender incongruence.

Services and procedures available for the treatment of gender dysphoria or gender incongruence including, but not limited to:

- 1) Breast construction surgeries – when breast growth from hormone therapy is insufficient, as per our criteria
- 2) Chest construction surgeries – mammoplasty, mastectomy
- 3) Genital surgeries
- 4) Tracheal shaving
- 5) Vocal surgery
- 6) Electrolysis or laser hair removal – face, chest or pre-surgical
- 7) Gender affirming products

Conditions and Limitations:

- 1) Diagnosis of gender dysphoria or gender incongruence by a Practitioner.
- 2) All procedures must be performed by a Practitioner, Provider, or Physician approved by us.
- 3) Our preauthorization is required for expenses in excess of \$5,000.
- 4) The lifetime maximum benefit is \$10,000 per covered person.
- 5) The following are not Eligible expenses under this benefit:
 - a) services, procedures, or products not medically necessary for the treatment of gender dysphoria or gender incongruence
 - b) services or procedures obtained or performed outside of Canada
 - c) sperm preservation and/or cryopreservation of fertilized embryos
 - d) surgeries, procedures, or treatments related to fertility problems caused by gender transitioning
 - e) travel or accommodation
 - f) injectables and fillers

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.

Emergency Travel Assistance

In emergencies which occur while you (and your Dependents) are travelling, 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 health care numbers ready for personal identification.

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.
- 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 31st 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 31st 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 your employer.
- 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
 - 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 2024 before December 31, 2025.

- d) We must receive the original claim form and original receipts.
We will not accept a faxed or scanned claim form and/or receipts.

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 one 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.

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.

Dependent Child Life

Payment

Because you must enrol your Dependents for the dependent life insurance benefit, when 1 of your eligible Dependents dies, we will pay the Benefit amount to you.

Exclusions

Dependents not residing in Canada or the USA or Dependents who are members of the armed forces in any country are not eligible for the 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.

Payment

Because you must enrol your Spouse for the spousal life insurance benefit, when your Spouse dies, we will pay the Benefit amount to you.

Exclusions

Spouses not residing in Canada or the USA or Spouses who are members of the armed forces in any country are not eligible for the spousal 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	66.6%
Entire Sight of One Eye	66.6%
Speech or Hearing	50%
Thumb and Index Finger of the Same Hand	33.3%
Four Fingers of the Same Hand	33.3%
Hearing in One Ear	25%
All 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 \$10,000.

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 \$10,000. 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 5 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 one or more family members to visit you. The maximum benefit for all family members is \$3,000 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.

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.

Notes

[illegible]



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Toll-free **1 877 PAC-BLUE**
Website **pac.bluecross.ca**

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