

### Eligibility Requirements

You must be a member of the Union and complete all required enrollment forms to participate in the plan. Once completed, your eligibility for coverage is tracked through an hour bank system. A minimum of 260 initial hours must be reported and paid to the Plan on your behalf by a participating employer within a period of five consecutive months. Your coverage then begins on the first day of the month following the month in which these requirements are fulfilled. Once you are eligible, 130 hours are withdrawn each month from your hour bank to pay for coverage under the Plan. You may accumulate up to six months coverage (780 hours) which can be used during a period of reduced employment, illness or extended vacation. Your coverage will continue for as long as your hour bank contains sufficient hours and provided you remain a member of the union.

### Benefit Coverage

#### Extended Health Care (Pacific Blue Cross)

Deductible	None
General Reimbursement Level <sup>1</sup>	80% until \$1,000 has been paid per family, 100% thereafter
Chiropractor, Massage Therapist, Physiotherapist, Acupuncture, Athletic Therapy, and Speech Therapy	Combined maximum of \$1,200 per member per calendar year
Psychologist and Clinical Counsellor	Combined maximum of \$1,500 per member per calendar year
Orthotics and Orthopedic Shoes	\$500 per member per 24 months
Drug Maximum <sup>2</sup>	\$15,000 maximum per member per calendar year
	Now includes erectile dysfunction drugs
Extended Health Care Lifetime Maximum	\$1,000,000 per member
Out-of-Province Emergency	Check with Plan for more information, limits apply

#### Dental (Pacific Blue Cross)

Deductible	None
Basic and Major Services Reimbursement <sup>3</sup>	85% Basic and 60% Major, up to a combined maximum of \$3,000 per member per calendar year
Orthodontic Reimbursement	50% to a lifetime maximum of \$3,000 per member

#### Vision Care (Pacific Blue Cross)

Reimbursement Level (Prescription glasses, contacts, and laser eye surgery)	80% up to \$500 per member per 24 months
Prescription Safety goggles (for members only)	80% up to \$500 per member per 24 months

#### Short-Term Disability (Pacific Blue Cross)

Weekly Benefit Amount	Weekly EI Maximum (\$562 for 2019)
Maximum Benefit Period	Maximum of 15 weeks (integrates with EI sickness benefits for 15 weeks, if eligible)
Elimination Period	0 days Injury/Hospital, 3 days Sickness

#### Long Term Disability (Pacific Blue Cross)

Monthly Benefit Amount	\$2,500
Maximum Benefit Period	2 years or upon reaching age 65, whichever is earlier.
Elimination Period	Expiry of short term disability

#### Life Insurance (Pacific Blue Cross)

Benefit Amount	\$100,000; 50% reduction at age 65 and terminates at age 70 or earlier retirement.
	\$10,000 Spouse, \$5,000 Dependent child

#### Accidental Death and Dismemberment (Chubb)

Benefit Amount	\$100,000; Terminates at age 70 or earlier retirement
	\$30,000 Spouse, \$15,000 Dependent child

<sup>1</sup> 90% for Psychologist and Clinical Counsellor Claims

<sup>2</sup> Excludes Smoking Cessation Drugs

<sup>3</sup> 80% for Denture Services

For further information please call the benefit office at 250-383-8116 option 2, or email [benefit@bcrcc.ca](mailto:benefit@bcrcc.ca).