



# ALBERNI DISTRICT TEACHERS' UNION

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October 2015

## **Extended Health and Dental Benefits**

The following is a summary of Extended Health and Dental Plan Benefits as a result of improvements achieved from the last round of bargaining. Extended Health and Dental Plan Benefits are available to ADTU members who are 50% or more of full time.

The improvements are intended to bring dental plans up to a minimum provincial- wide standard, as well as make improvements to the Provincial Standard EHB Plan consistent with proposals tabled during bargaining. The ADTU is included in the Provincial Standardized EHB plan.

Improvements to dental benefits for ADTU members will be the ability to have dual coverage beginning July 1, 2015 for two –member families and an increase in orthodontic coverage to 75% from the current 50%. Locally bargained Dental Plan coverage for Category “A” Basic Services (100% coverage) and “B” Crowns and Prosthetics (80% coverage), as well as the unlimited lifetime maximum remain superior to the recently negotiated plan and will not be changed.

### **Improvements by year:**

**August 2014**—Improvements to the Provincial Standard EHB Plan (see chart below).

**July 1, 2015**—Dental plan improvements: Dual coverage for spouses/partners who are teachers, and 75% provincial minimum reimbursement for orthodontics.

**July 1, 2016**—\$3 per day in lieu of benefits for TTOCs will be increased to \$11 per day.

**July 1, 2017**—Improvements to the Provincial Standard EHB Plan.

**July 1, 2018**—Improvement to the Provincial Standard EHB Plan and local dental plans: The improvements will be phased in as follows:

### **Provincial Standardized EHB Plan**

	<b>2014–15</b>	<b>2017–18</b>	<b>2018–19</b>
<b>Fertility</b>	\$20,000 LTM		
<b>Hearing Aids</b>	\$2,000 ( 4yrs)	\$2,700 (4yrs)	\$3,500 (4yrs)

<b>Orthotic Shoes</b>			\$500
<b>Orthotics</b>	\$400	\$500	
<b>Vision</b>	\$400	\$500	\$550
<b>Eye Exam</b>	Separate		
<b>Naturopath</b>	\$800		\$900
<b>Chiropractor</b>	\$800		\$900
<b>Massage</b>	\$800	\$900	
<b>Physiotherapy</b>	\$800	\$850	\$900
<b>Psychologist</b>	\$700		\$900
<b>Acupuncture</b>	\$700	\$800	\$900
<b>Podiatrist/Chiropractor/Speech</b>	\$700		\$800

### **Dental Plan**

Category "A" Basic Services = 100% Coverage

Category "B" Crowns and Prosthetics = 80% Coverage

Category "C" Orthodontics = 75% Coverage

No Lifetime Limit.

For more information please refer to Article B.11 of the Collective Agreement

For claim information please go to the Pacific Blue Cross Website: <http://www.pac.bluecross.ca/>