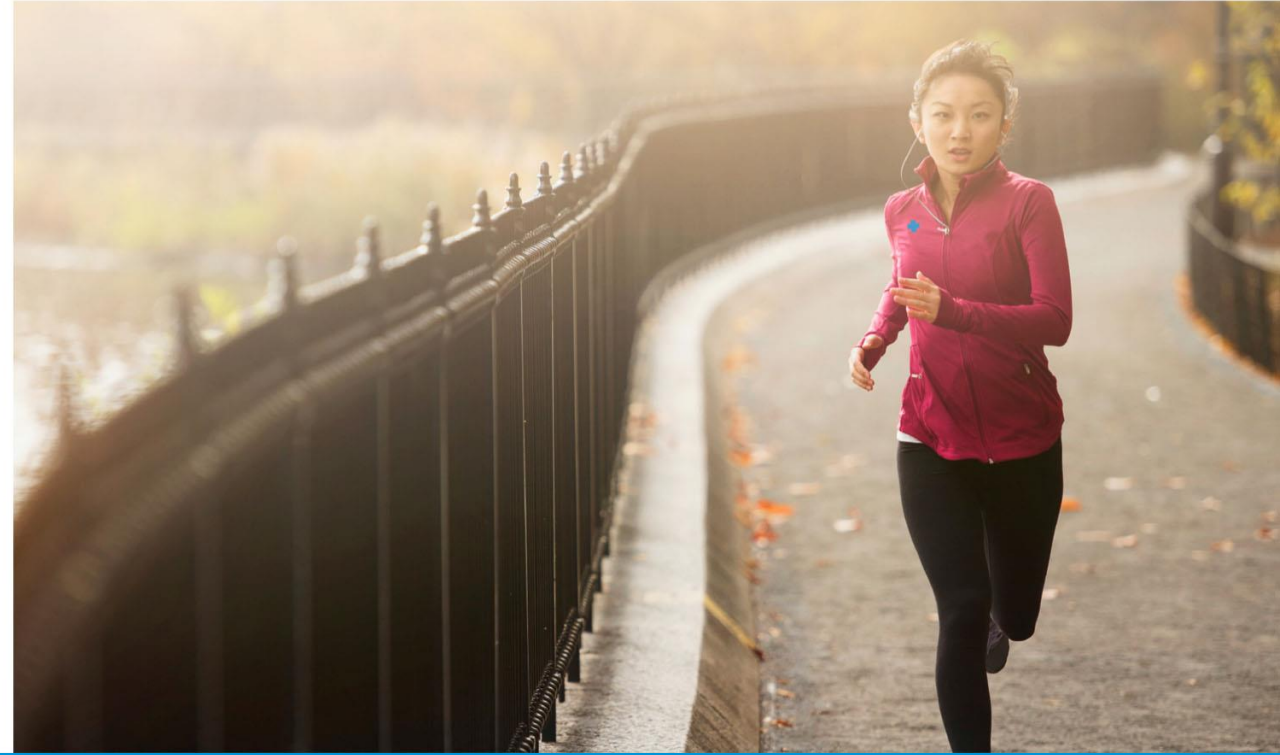
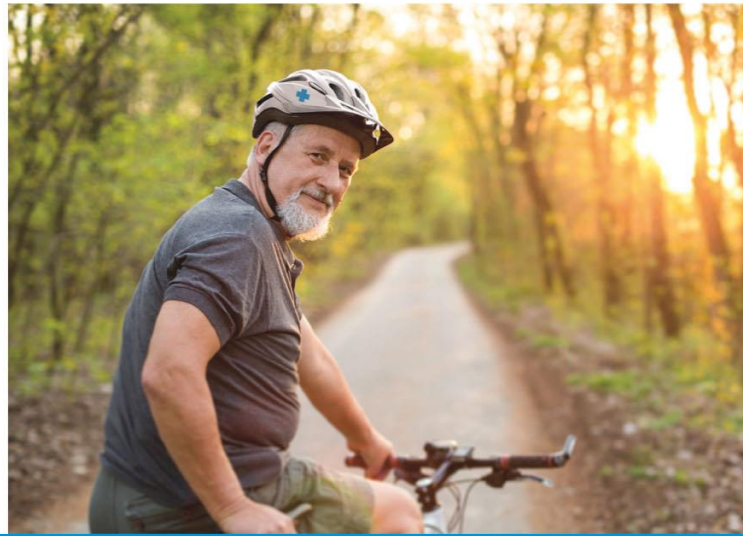




Village of Pemberton

Policy 30764



Agenda

Policy 30764

- Benefits Plan Overview
- Cost & Time Saving Tools
- Member Profile Demo
- Q&A



Benefits Plan Overview

Extended Health Care Overview



In-Province Eligible Expenses

Hospital Room Expenses 80%

All Other Eligible Expenses 80%

Eligible Drugs 80%

- All EHC benefits have a sliding co-pay for the first \$1000 worth of claim paid per person per calendar year

Plan Dollar Maximum \$1,000,000

Termination Date is retirement

Out of Province Eligible Expenses

100% for EMERGENCIES

Defined as a sudden unexpected occurrence of an acute condition demanding immediate medical attention.

Same as In-Province for non emergencies

Plan Dollar Maximum \$1,000,000

*this is combined for both IN PROVINCE and OUT OF PROVINCE

No deductible

Termination date is retirement



Life and Accident Overview

Group Term Life

- Life Benefit Amount \$1.5x Annual Earnings to a maximum of \$125,0000
- Living Benefit Amount 50% of Term Life (up to \$50,000)
- Terminates at age 65 or earlier retirement

Long Term Disability

- 60% of monthly earning rounded to next \$1
- Maximum of \$5,000
- Non-Evidence Limit \$3,000
- Elimination Period 119 days
- Terminates at age 65 or earlier retirement

Extended Health Care In Depth



Other Eligible Expenses

- Hospital Charges
- Emergency Ambulance
- Dental Accident
- Medical Aid Supplies (hearing aids, crutches etc.)
- Standard Medical Equipment (blood monitoring, wheelchairs etc.)
- Practitioner Services

Practitioner Services

Per calendar year per practitioner (80% reimbursement – sliding co pay)

- Acupuncturist \$500
- Massage (RMT) and Physio combined* \$700
- Naturopath and Chiropractor Combined \$200
- Podiatrist* \$100
- Counselling Services \$100
- Speech language pathologist \$100

Dental Care Overview



- 90% coverage for Basic and Preventive services (Plan A)
- 80% coverage for Major Restorative services (Plan B)
 - Most major services require prior approval
- 80% coverage for Orthodontics Services (Plan C)
 - \$5,000 per person lifetime maximum for orthodontic services
 - MUST be pre-approved by PBC before starting treatment

Employee and Family Assistance Program (EFAP)



- Professional guidance to aid in decision making and resolving problems
- Short term counselling, coaching, info and support from a professional counsellor
- Online Health and Wellness Resource
- Eligible for Members and immediate family
- Direct pay by PBC to the provider

Cost and Time Saving Tools



Mobile App Features

- Sign in with fingerprint ID or Face ID
- View and submit claims
- View covered benefits
- View and update general account info
- Find providers who direct bill (insta-claim)
- Pharmacy compass tool (FOR PPN)
- Purchase individual and travel insurance

Pharmacy Compass

- Compare drug costs
- Generic alternative
- Discloses dispensing fees
- Indicates PPN

The screenshot shows the Pharmacy Compass website interface. At the top left is the 'Pharmacy COMPASS' logo, and at the top right is the 'PACIFIC BLUE CROSS' logo. Below the logos, there is a text prompt: 'Use Pharmacy Compass to compare prescription prices of pills and tablets at pharmacies in British Columbia'. Underneath this prompt are two input fields: 'Enter Drug Name or DIN' and 'Current Location'. The main content area features a map of British Columbia with several pharmacy locations marked with blue crosses. Below the map, there is a legend with three categories: 'Preferred Pharmacy' (blue cross), 'Other Pharmacy' (blue circle), and 'Special Authority' (blue circle). Below the legend, there is a list of pharmacy results, each in a white card with a blue header and a blue arrow on the left and right sides. The results are: Freshco Pharmacy (104.8km), Costco Wholesale - Pharmacy (159.1km), Wal-mart Pharmacy (104.7km), Loblaw Pharmacy (165.2km), Shoppers Drug Mart (165.3km), and Shoppers (165.5km). At the bottom of the page, there is a copyright notice: 'Copyright © 2022 - PBC Health Benefits Society. All rights reserved.' followed by links for 'Terms and Conditions', 'FAQ', 'Privacy', and 'Legal'. There is also a small logo at the bottom center.

Blue Advantage

160 national providers and counting

Members enjoy discounts and saving by presenting their ID Cards



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Medi Assist

24/7 medical travel assistance line that assist PBC members and dependents while travelling outside their province of residence

Assists with

- Locating nearby medical care
- Replacing lost/stolen passports
- Locating legal assistance and interpreters

Member Profile



Questions

