

Consultant Specialists of BC

Plan Options



	Bronze	Silver	Gold
Basic Life and AD&D Combined (Mandatory)			
Life and AD&D Benefit Amount	\$25,000	\$50,000	\$75,000
Reduction	Reduces by 50% at age 65	Reduces by 50% at age 65	Reduces by 50% at age 65
Termination	Age 70	Age 70	Age 70
Dependent Life (Mandatory)			
Benefit Amount	Spouse: \$5,000 Child: \$2,500	Spouse: \$10,000 Child: \$5,000	Spouse: \$15,000 Child: \$7,500
	Bronze	Silver	Gold
Long Term Disability (Optional)			
Elimination period	112 days	112 days	112 days
Benefit Amount	66.67% of monthly earnings	66.67% of monthly earnings	66.67% of monthly earnings
Maximum Monthly Benefit	\$1,500	\$2,000	\$2,500
Benefit Taxability	Non-Taxable	Non-Taxable	Non-Taxable
Own Occupation Period	24 months	24 months	24 months
Maximum Benefit Duration	To age 65	To age 65	To age 65
Coverage Termination Age	Age 65	Age 65	Age 65
	Bronze	Silver	Gold
Extended Health Care (EHC) (Mandatory)			
Deductible	\$50 single/\$100 family	\$50 single/\$100 family	No deductible
Drug substitution	Mandatory Generic	Mandatory Generic	Mandatory Generic
Drugs	70%	80%	100%
Major Medical	70%	80%	100%
Hospital	70%	80%	100%
Travel	100%	100%	100%
Prescription Drug Maximum	\$5,000 per person per calendar year	Unlimited	Unlimited
Dispensing Fee Cap	\$6.00	\$8.00	None
Private Duty Nursing	\$5,000 per person per calendar year	\$10,000 per person per calendar year	\$15,000 per person per calendar year
Hospital	Semi-Private	Private	Private
Paramedical Practitioners Acupuncture, Chiropractor, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist and Occupational Therapist	70% \$300/calendar year with a combined maximum of \$1,000 each calendar year with a R&C per visit maximum	80% \$500/calendar year with a combined maximum of \$1,000 each calendar year with a R&C per visit maximum	100% \$750/calendar year with a combined maximum of \$2,000 each calendar year with a R&C per visit maximum
Other Practitioners Psychologist, Social Workers, Registered Clinical Counsellors in BC, Registered Professional Counsellors and Speech Therapists	\$500/calendar year for other practitioners	\$1,000/calendar year for other practitioners	\$1,000 each calendar year for other practitioners
Vision Care	Not included	Not included	\$250/24 months
Eye Exams	\$50 maximum – 1 exam per 24 months for adults and 12 months for children	\$80 maximum – 1 exam per 24 months for adults and 12 months for children	R&C per 24 months for adults and 12 months for children
Hearing Aids	\$500 every 5 years	\$1,000 every 4 years	\$1,000 every 4 years
Orthotics	\$400 per 3 calendar year	\$500 per 3 calendar year	\$500 per 3 calendar year
Orthopedic Shoes	1 pair per calendar year	2 pairs per calendar year	2 pairs per calendar year
Insulin Infusion Pumps	\$2,000 every 5 calendar years	\$3,500 every 5 calendar years	\$3,500 every 5 calendar years
CPAP	\$1,000 every 5 years	\$2,000 every 5 years	\$2,000 every 5 years
Blood-glucose monitoring machines	\$500 lifetime	\$700 lifetime	\$700 lifetime

Consultant Specialists of BC

Plan Options



	continued	continued	continued
	Bronze	Silver	Gold
Extended Health Care (Mandatory)			
Continuous glucose monitoring machines and flash glucose monitoring machines	\$3,000 combined per calendar year	\$4,000 combined per calendar year	\$4,000 combined per calendar year
Out of Country / Travel	\$5,000,000 per calendar year, 60-day trip duration	\$5,000,000 per calendar year, 60-day trip duration	\$5,000,000 per calendar year, 60-day trip duration
Survivor Benefit	2 years	2 years	2 years
Termination	Age 75	Age 75	Age 75
Dental Care (Mandatory)			
Deductible	\$50 single/\$100 family	\$50 single/\$100 family	No deductible
Basic & Preventative Services	70%	80%	100%
Major Services	Not Included	60%	60%
Orthodontics	Not Included	50%	50%
Annual Maximum - Basic	\$1,000 annual maximum	\$2,000 combined with major	\$2,500 combined with major
Annual Maximum - Major	n/a	\$2,000 combined with basic	\$2,500 combined with basic
Lifetime Maximum - Orthodontic	n/a	\$2,000 lifetime for dependent children under age 19	\$2,000 lifetime for dependent children under age 19
Recall Exams	Every 12 months	Every 9 months	Every 6 months
Survivor Benefit	2 years	2 years	2 years
Termination	Age 75	Age 75	Age 75

Optional Plan Enhancements

[Health Spending Account](#)

[TELUS Health Employee Assistance Program](#)

[WorldCare Medical Second Opinion](#)

[Maple Virtual Care](#)

Consultant Specialists of BC

Rate Proposal



Pooled Benefits	Bronze	Silver	Gold
Basic Life (Mandatory)			
	\$25,000	\$50,000	\$75,000
	\$4.65	\$9.29	\$13.94
Dependent Life (Mandatory)			
	Spouse: \$5,000 Child: \$2,500	Spouse: \$10,000 Child: \$5,000	Spouse: \$15,000 Child: \$7,500
	\$1.48	\$2.95	\$ 4.43
Long Term Disability (Optional)			
	\$1,500	\$2,000	\$2,500
	\$29.52	\$39.36	\$49.20
Total Pooled Benefits			
	\$35.65	\$51.60	\$67.57

Experience Benefits	Bronze		Silver		Gold	
Extended Health Care EHC (Mandatory)						
	Single	\$63.11	Single	\$82.22	Single	\$118.80
	Couple	\$126.22	Couple	\$164.44	Couple	\$237.60
	Family	\$169.56	Family	\$222.51	Family	\$323.83
Dental (Mandatory)						
	Single	\$48.66	Single	\$84.55	Single	\$118.28
	Couple	\$87.77	Couple	\$159.55	Couple	\$227.01
	Family	\$134.80	Family	\$234.21	Family	\$327.64
Total EHC and Dental						
	Single	\$111.77	Single	\$166.77	Single	\$237.08
	Couple	\$213.99	Couple	\$323.99	Couple	\$464.61
	Family	\$304.36	Family	\$456.72	Family	\$651.47

Additional Notes:

EHC Rates include a \$10,000 Stop-Loss Level protection.

Each group/clinic must elect the same plan option for all of their employees.

The groups can elect a different plan option between pooled and experience benefits.

A group can only upgrade from a lower plan option to a higher plan option after they have been in-force for a minimum of 12 months.

Eligibility:

Members of Consultant Specialists of BC who are under age 65 at time of enrolment.

Only permanent, non-seasonal employees who are regularly and Actively Working a minimum of 24 hours per week are eligible.

100% participation of all employees for each group/clinic is required.

Any one-life group would be subject to health evidence for approval.

LTD benefits are only available for groups with 2 or more lives.

Optional Plan Enhancements

	Bronze	Silver	Gold
Health Spending Account			
	6% of paid claims 4% management fee	6% of paid claims 4% management fee	6% of paid claims 4% management fee
Employee Assistance Program			
	\$3.40	\$3.40	\$3.40
Medical Second Opinion			
	\$1.75	\$1.75	\$1.75
Virtual Care			
	\$4.40	\$4.40	\$4.40