

Article B.11: Benefits

❖ Overview

This article states that all extended health care benefit plans shall be amended to provide an unlimited lifetime maximum.

❖ Article B.11: Benefits

1. The Extended Health Care Benefit shall be amended to provide an unlimited lifetime maximum.

❖ Introduction

Prior to the negotiation of Article B.11, the collective agreement contained a provision for the extended health care benefit lifetime maximum for the teachers' bargaining unit in each school district. The lifetime maximum for the health care benefit is the total amount of expenses that an insured individual is eligible to be covered for.

A variety of lifetime maximum amounts were provided pursuant to locally negotiated provisions in individual districts. In some cases, the specified lifetime maximum was \$25,000, while others provided for \$25,000 of coverage every two years, with the proviso that the \$25,000 coverage would be reinstated with medical documentation. Other amounts for the lifetime maximum ranged from \$50,000 to \$1 million, and some were already at the unlimited lifetime maximum level.

Article B.11 has now standardized the extended health benefit across the province.

❖ Explanation

B.11.1 *1. The Extended Health Care Benefit shall be amended to provide an unlimited lifetime maximum.*

B.11.1 states that all extended health care benefit plans shall be amended to provide an unlimited lifetime maximum in all school districts. This article replaces all existing provisions regarding the lifetime maximum.

❖ Implementation

This article was effective July 1, 2006.

Although the settlement of the collective agreement was reached on June 30, 2006, the BCTF did not ratify the agreement until September 8, 2006. Should an issue of retroactivity arise in your district, you should contact your benefit consultants on how best to proceed.

❖ Relationship to Other Articles

This article should be read in conjunction with the appropriate benefit provisions in the collective agreement and with the extended health care benefit plan document provided by your benefit provider.

School districts should liaise with their benefit consultants to determine the appropriate insurance arrangement for this benefit increase.