



C U P E 3 8 2 B E N E F I T S

PLEASE KEEP THIS INFORMATION FOR REFERENCE

For benefit information, please visit the following website:

Public Education Benefit Trust (PEBT)

www.pebt.ca

Please familiarize yourself with details on the website as changes may affect your coverage.

BENEFIT ELIGIBILITY DATE / COVERAGE START DATE

Employees will be enrolled onto the PEPT compulsory benefit coverage. Benefit coverage will be set up first of the following month from employees' benefit eligibility date.

Benefit eligibility:

- Date employee completes the probationary period and is in an assignment of 20 hours or more per week
- Date weekly hours increase from below 20 hours to 20 hours or more
- Date other Extended Health Care or Dental coverage cancels e.g. spousal coverage

EMPLOYEES MUST BE ACTIVELY WORKING AT THE START OF COVERAGE

The effective date of coverage will be delayed if employees are not actively working.

EXTENDED HEALTH, BASIC LIFE, BASIC AD&D and LTD (LONG TERM DISABILITY)

- Single Extended Health, Basic Life, Basic AD&D and LTD coverage are compulsory and will be automatically set up for all eligible employees
- Employees must maintain an assignment of 17.5 hours per week or more to continue Basic Life and AD&D coverage
- Employee must maintain an assignment of 15 hours per week or more to continue with LTD coverage. LTD coverage terminates at age 65.

DENTAL

Dental coverage is not compulsory. Employees are required to pay 25% of the monthly premiums. Employees who do not enrol on Dental when eligible, may not qualify at a later date.

CUPE 382 BENEFIT FAQs

WAIVING EXTENDED HEALTH CARE COVERAGE

Employees may only waive Extended Health Care if they are currently enrolled on other coverage. When completing the PEBT Benefits Enrolment Form, employees must indicate in Part 4 - Waiver of Benefits, that coverage is not required.

WAIVING DENTAL COVERAGE

Employees may waive Dental coverage but may not qualify at a later date. When completing the PEBT Benefits Enrolment Form, employees must indicate in Part 4 - Waiver of Benefits, that coverage is not required.

CONFIRMATION OF COVERAGE

Employees will receive a Pacific Blue Cross ID card confirming coverage. Claims may be rejected if employees use coverage before receiving confirmation of coverage or submit claims dated prior to the effective date of coverage.

OPTIONAL COVERAGE

Employees may apply for the Optional Life and/or Optional AD&D coverage by completing the separate application forms available on the PEBT website. There are no enrollment deadlines for the optional coverage.

Optional AD&D applications will automatically be approved. Coverage starts the first day of the month following receipt of the application in the Payroll & Benefits office.

Optional Life applications should be returned to the Payroll & Benefits Office. The Payroll & Benefits Office will forward applications to the insurance carrier for review. If additional information is required, the insurance carrier will contact the employee directly.

EXTENDED HEALTH CARE, DENTAL AND BENEFICIARY CHANGES

After the initial coverage is set up, employees may change the status of their coverage (add or delete dependents) or change beneficiaries by completing the PEBT Change Form. Changes are subject to carrier restrictions. Dependent eligibility and change forms are available through the Payroll & Benefits Office or on the website @ www.pebt.ca.

CUPE 382 BENEFIT FAQS

WHAT IS MY BENEFIT ELIGIBILITY DATE?

- 90 working days from the start of a regular assignment and in an assignment of 20 hours or more per week (spare board time worked may apply)
- Date weekly hours increased from below 20 hours to 20 hours or more
- Cancellation date of other benefit plans (e.g. spousal plans)

WHEN DOES BENEFIT COVERAGE START?

Extended Health Care and Dental coverage starts the first day of the month following your benefit eligibility date. The Basic Life and AD&D coverage starts on your eligibility date.

For example:	Benefit eligibility date:	April 24
	Basic Life & AD&D coverage starts:	April 24
	Extended Health Care & Dental coverage starts:	May 1

WHEN ARE MY DEPENDENTS ELIGIBLE FOR COVERAGE?

Dependents are eligible for coverage without restriction provided they apply when first eligible. If they apply at a later date, they must apply as a Late Applicant.

The eligibility date for a spouse is the later of:

- the date of marriage
- for a common-law spouse, the date the cohabitation period of 1 year is met
- Cancellation date of other benefit plans (e.g. spousal plans)
- the date the employee becomes eligible for coverage

The eligibility date for a dependent child is the later of:

- the date of birth
- the date the child becomes a dependent of the employee
- the date a spouse becomes eligible, in the case of the spouse's children
- the date the employee becomes eligible for coverage
- Cancellation date of other benefit plans (e.g. spousal plans)

CAN I HAVE DUAL COVERAGE?

The School District plans allows dual coverage, provided you apply when you are eligible (see benefit eligibility listed above).

CUPE 382 BENEFIT FAQs

WHAT IS A “LATE APPLICANT”?

If you and/or your dependents do not apply when first eligible and wish to apply at a later date (> 4 months after your benefits eligibility date), you will be considered a Late Applicant.

Employees and/or dependents who waive benefits coverage on a leave have until 30 days after returning to work to apply as a regular applicant. Applying >30 days, Employees will have to apply as a late applicant.

As a Late Applicant, the following are required:

Extended Health Care: An application form and medical questionnaire must be completed. These are signed and submitted by the Payroll & Benefit Office to the insurance carrier for approval/decline. If approved, the insurance carrier determines the effective date of coverage.

Dental: An application form must be completed. There is a \$250 restriction on Dental expenses for the first year. Coverage will be effective the date the carrier receives your application forms.

IF MY SPOUSE’S (OR OTHER COVERAGE) IS TERMINATING, CAN I APPLY TO HAVE COVERAGE?

Employees and/or dependents who experience a loss of other benefit coverage have until 30 days after plan termination to apply as a regular applicant. Applying >30 days, Employees and/or dependents who experience a loss of other benefit coverage will have to apply as a late applicant.

Extended Health Care and Dental

You must complete the application and the Transfer of Extended Health Care and Dental Coverage sheet. The Carrier needs to know why you are eligible for enrollment. The Transfer form must be completed by the other plan’s benefit administrator or a letter from your other plan’s benefit administrator outlining coverage details (as per transfer sheet) can be accepted.

WILL I RECEIVE ID CARDS FROM THE CARRIERS?

Yes, you will receive ID cards from Pacific Blue Cross containing your group number and ID number. Cards are also available on your Online PBC profile: <https://service.pac.bluecross.ca/member/login/>

WHEN CAN I START USING MY PLANS?

Once you receive your Pacific Blue Cross ID cards indicating that coverage is in place.

WHEN CAN I APPLY FOR OPTIONAL COVERAGE?

You can apply for Optional Life and Optional AD&D coverage at any time. All Optional Life applications are sent to the carrier for review. The carrier determines whether or not your application will be approved; and if approved, the effective date of coverage.

CUPE 382 BENEFIT FAQs

WHAT IS COVERED UNDER THE EXTENDED HEALTH CARE AND DENTAL PLANS?

To determine which expenses are covered under the Extended Health Care and Dental plans, please visit the PEBT website www.pebt.ca. If you require clarification for expense reimbursements, please contact Pacific Blue Cross directly at **1-888-275-4672**.

HOW DO I MAKE AN EXTENDED HEALTH CARE CLAIM?

The Extended Health Care plan includes a pay-direct drug option. Present your Pacific Blue Cross ID card at the pharmacy and your pharmacist will submit the claim directly to Pacific Blue Cross. You only pay for the amount not covered under the plan.

For all other Extended Health Care claims, pay upfront and submit a completed claim form and the original receipts directly to Pacific Blue Cross. It is recommended that you keep copies of your claim form and receipts as original receipts will not be returned.

Claim forms can be found on the Pacific Blue Cross Plan Member website:

<https://www.pac.bluecross.ca/popups/member-forms/>

In addition, some claims may now be submitted online through your PBC Member Profile. For more information please visit: <https://www.pac.bluecross.ca/advicecentre/story/howto-claimonline>

For other claim questions please contact PBC at **1-888-275-4672**.

WHERE DO I GET DENTAL CLAIM FORMS?

Dental claims forms are usually submitted directly to Pacific Blue Cross by your dentist. Any outstanding cost is paid directly to the dentist.

WHO DO I CONTACT IF I HAVE A CONCERN ABOUT MY COVERAGE?

If you have any questions regarding what is covered or what can be claimed under your Extended Health Care and Dental plan, please contact Pacific Blue Cross at **1-888-275-4672**.

To verify information, please have your Pacific Blue Cross ID card handy.

WHO DO I CONTACT IF I WANT TO ENROLL OR MAKE CHANGES TO MY COVERAGE?

If you want to apply for coverage, make changes or terminate coverage, contact the Payroll and Benefits Office at 250-475-4201.



OVERAGE DEPENDENT STUDENTS

AGE RESTRICTIONS FOR DEPENDENTS

Extended Health and Dental have age restrictions for dependent children. Once a dependent reaches the age limit, the carrier will forward a form to determine if the dependent can remain on coverage. If the dependent is attending a recognized school, college or university, is not in a common-law relationship or marriage and is financially dependent on the parent(s), the dependent may be covered as an "overage" dependent until the age listed below.

The following are the age restrictions for medical, extended health and dental:

	Dependent to age:	Overage dependent to age:
Extended Health (PBC)	21	25
Dental (PBC)	21	25

CONTINUATION OF COVERAGE FOR OVERAGE DEPENDENT

Extended Health and Dental (PBC)

When the dependent reaches age 21, we will forward a student confirmation form to determine the eligibility of the dependent. If the dependent is eligible, forms must be completed and returned to the Payroll & Benefits Office. If forms are not received by the requested date, coverage will be cancelled on the last day of the child's birth month. Dependents needing individual coverage, should contact PBC directly.

Once a dependent is set up for coverage as an overage dependent, we will forward forms on an annual basis verifying eligibility. To avoid a break in coverage or loss of coverage, it is very important that the forms are completed in full and returned to the Payroll & Benefits office immediately.

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