



Thank you for your interest in the ECEBC Group Benefits Program!

Early Childcare Educators of British Columbia (ECEBC) has named People Corporation as the official supplier of the ECEBC. The program will be **exclusive to ECEBC members** and will take advantage of our considerable buying power. We are pleased to report that many Franchisees are already taking advantage of the unique program that is designed to save you money on employee benefits programs – permanently.

Who will be Eligible?

- If you are a member of the ECEBC:
 - **Full Member** - Has an Early Childhood Educator's License to Practice from the Provincial Community Care Facilities Branch. Eligible to vote on provincial issues at ECEBC's Annual General Meeting.
 - **Student Member** - Is in the process of becoming professionally qualified in the field of early childhood or is in the process of completing 500 hours of work experience.
 - **Associate Member** - Holds post-secondary certification in a related field or has been a full member of ECEBC and is now retired from the ECE field or is currently employed in the early childhood field and is in good standing with the Provincial Community Care Facilities Branch.

Note: Coverage cannot be purchased on an individual basis and must be initiated through a center.

Unique features of the ECEBC Group Benefits Program are:

- Low plan administration fees because of the large buying power of the Franchisee Plan. This means long term cost stability, as employees and their families may be able to claim more without it negatively impacting the cost of the program.
- Access to a Preferred Pharmacy Network which allows employees and their families to obtain prescription medications at a significant discount.
- My Wellness Program - available to you and your eligible dependents - no additional cost!
- Employee Assistance Program for employees and their families.
- People Connect - mental health resource centre and virtual therapy.
- Continuation of health care benefits to dependents for 2 years in the event of an employee passing away.
- Full Out of Country Coverage with a 30-day trip limit and a \$5 million maximum
- If your dependents (children and/or spouse) are not covered under any other plan they are eligible under your plan at the family rate.
- If your spouse (legal or common law for 12 months) has a plan that provides you with sufficient health and dental care coverage, you may opt out of that portion of the ECEBC plan.

What follows in this Proposal is:

- Schedule of Benefits - provides details on the options that are available under the program.
- Value Added Services - an outline of value-added services available to employees and their families.
- Next Steps

Plan Comparison

Life Insurance	Option 1	Option 2	Option 3
Coverage	1x Annual Earnings		
Maximum	\$200,000		
Non-evidence Maximum	\$150,000		
Reduction	50% at age 65		
Termination Age	Age 70		
Accidental Death & Dismemberment			
Benefit Amount	AD&D amount equals the Life Insurance amount		
Long Term Disability – Non-Taxable			
Benefit Schedule	66.67% of monthly earnings up to \$2,250 50% of the next \$1,250 44% of the remaining monthly earnings		
Maximum	\$6,000		
Non-Evidence Maximum	\$5,000		
Waiting Period	182 days		
Benefit Duration	To age 65		
Termination Age	Age 65		
Definition of Disability	2-year Own Occupation, then any Occupation		
Employee Assistance Program (EAP) – through Telus Health			
People Connect – through People Corporation			

Plan Comparison, *continued*

Extended Health Care	Option 1	Option 2	Option 3
DRUGS			
Drugs	80% of covered drugs	75% of covered drugs	70% of covered drugs
Drug Maximum	\$15,000 per certificate/calendar year	\$15,000 per certificate/calendar year	\$15,000 per certificate/calendar year
Dispensing Fee	\$9.00	\$9.00	\$9.00
HEALTH CARE			
Co-Insurance	80%	80%	80%
Paramedical Practitioners			
Chiropract/Podiatrist	\$400 per individual, per calendar year	Combined max of \$1,000 per calendar year	Combined max of \$1,000 per calendar year
Chiropractor	\$400 per individual, per calendar year		
Naturopath	\$400 per individual, per calendar year		
Osteopath	\$400 per individual, per calendar year		
Athletic Therapy	\$400 per individual, per calendar year		
Physiotherapist	\$400 per individual, per calendar year		
Massage Therapy	\$400 per individual, per calendar year		
Speech Therapist	\$400 per individual, per calendar year		
Dietician	\$400 per individual, per calendar year		
Psychologist/ Social Worker/ Registered Psychotherapist (RP) / Registered Social Worker (RSW) / Registered Social Service Worker (RSSW) / Registered Clinical Social Worker (RCSW) / Licensed Clinical Social Worker (LCSW) / Psychoanalyst	\$400 combined per individual, per calendar year	\$400 combined included in the \$1,000 max	\$400 combined included in the \$1,000 max
Ambulance Services	100% coverage		
Hospital	100% semi-private		

Plan Comparison, *continued*

Private Duty Nursing	\$10,000 / benefit period		
Vision	\$200 every 24 months 100% co-insurance	\$120 every 24 months 100% co-insurance	N/A
Survivor Benefit	24 months	24 months	24 months
Eye Exams	1 exam every 24 months	1 exam every 24 months	N/A
Out of Country	\$5,000,000/per insured/per trip		
Trip Duration	30 days		
Dental	Option 1	Option 2	Option 3
Deductible	\$25 single \$50 family	\$25 single \$50 family	\$25 single \$50 family
Fee Guide	Current	Current	Current
Recall Frequency	6 months	9 months	9 months
Scaling Units	10 units per calendar year	10 units per calendar year	10 units per calendar year
Basic Services	100%	90%	80%
Endodontic/Periodontics Services	100%	90%	80%
Major Services	50%	50%	N/A
Combined Maximum	\$1,500 per calendar year	\$1,500 per calendar year	\$1,500 per calendar year
Orthodontic	50%	N/A	N/A
Ortho Maximum	\$1,500 lifetime (max age 18)	N/A	N/A
Survivor Benefit	24 months	24 months	24 months
Termination Age for Health & Dental	Age 70	Age 70	Age 70

Value Added Programs

▶ *My Wellness*

GET WELL. STAY WELL. LIVE WELL.

Welcome to My Wellness, a suite of wellness offerings included in your workplace employee benefits package.

As a plan member, you have access to complimentary Wellness tools to help you and your family get well, stay well, and live well!

1. **MY WELLNESS CONNECTION EMAIL**
Receive a monthly email chock full of wellness tips, articles, recipes, and more, delivered straight to your inbox
2. **TARGETED INITIATIVE**
Our monthly targeted initiative will keep you up to date on important health and wellness information, upcoming webinars and wellness initiatives.
3. **RISK REDUCTION CAMPAIGN**
Keep an eye out for our monthly reduction poster, complete with up-to-date health and wellness information to encourage healthy living!
4. **ONLINE HEALTH RISK ASSESSMENT**
Easy to use and completely confidential. Find out if you're at risk in under 10 minutes! Simply visit www.mywellness.com/12weekstowellness select People Corporation as the company and complete the registration process to create your own unique log in and password.



Plan members can enjoy free access to online courses for you and your family.

Get started today:

1. Visit the Self Help Works website at <https://portals.selfhelpworks.com/peoplecorporation>
2. Click on New Users Start Here and enter your Personal information to register
3. Click on the course you would like to participate in
4. Click Unlock Course, enter your Activation Code (**ECEBC-SHW**) and select Start Now to enter the course

Questions? Email us at wellness@peoplecorporation.com to learn more about My Wellness Today.

Courses include:

- LivingLean**
Weight loss & nutrition program
- LivingEasy**
Stress & resiliency program
- LivingFree**
Smoking cessation program
- LivingSmart**
Alcohol program
- LivingFit**
12-week walking program
- LivingWell**
Diabetes management program
- LivingClear**
Overcoming Substance Abuse
- LivingWellRested**
Sleep program

▶ Employee Assistance Program through Telus Health

Your Employee Assistance Program (EAP) through Telus Health is a service designed to help you with all of life's questions, issues, or concerns. Through Telus Health, you have access to a range of services including helpful resources across a wealth of online content and tools and a toll-free phone number available 24 hours a day.

▶ People Connect

People Connect offers leaders' resources, information, and training to help them create a psychologically safe workplace. The service provides employees educational tools, online assessments, and access to immediate care through virtual therapy.

▶ My Preferred Benefits with People Advantage - opportunities for cost containment, choice and convenience.

- Visit, [People Advantage](#) Your one stop to access information and start taking advantage of resources to assist you in using your benefits plan wisely.

Here's what you'll find:

PHARMACY BENEFITS- A program overview and links to savings information for:

- Rexall & Pharma Plus
- Costco
- Metro & Food Basics
- Sobey's & Safeway
- PocketPills

PREFERRED BRAND MEDICATIONS - A program overview and a link to the innoviCares & RXHelp One sites for interested members to register for their card.

VISION CARE BENEFITS - Available through IRIS the Visual Group

▶ Sobeys by Mail

- Sign up and receive prescriptions by mail at reduced costs.

Next Steps:

**For more information on the ECEBC Group Benefits Plan
or to obtain a “Group Enrolment Kit”,
please contact:**

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