

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



Early Childcare Educators of British Columbia (ECEBC) has named HealthSource Plus 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 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 as a result 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
- Continuation of health care benefits to dependents for 2 years in the event of an employee passing away.
- Full Out of Country Coverage + \$5,000 per insured of Trip Cancellation Insurance.
- 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.

Outline of Plan Options Available

| 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 | | |
| Optional Life | | | |
| Coverage | Available in Units of \$10,000 to a Maximum of \$200,000 | | |
| Termination Age | Age 65 | | |
| Long Term Disability – Non-Taxable | | | |
| Benefit Schedule | 66% 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 | 119 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 LifeWorks/Shepell

Plan Options, *continued*

| Extended Health Care | Option 1 | Option 2 | Option 3 |
|----------------------------------|--|---|---|
| DRUGS | | | |
| Drugs | 80% of covered drugs | 75% of covered drugs | 70% of covered drugs |
| Dispensing Fee | \$9.00 | \$9.00 | \$9.00 |
| HEALTH CARE | | | |
| Co-Insurance | 80% | 80% | 80% |
| Paramedical Practitioners | | | |
| Chiropractor/Podiatrist | \$400 | \$400 per practitioner maximum up to \$1,000 combined calendar year max | \$400 per practitioner maximum up to \$1,000 combined calendar year max |
| Chiropractor | \$400 | | |
| Naturopath | \$400 | | |
| Osteopath | \$400 | | |
| Psychologist | \$400 | | |
| Athletic Therapy | \$400 | | |
| Physiotherapist | \$400 | | |
| Massage Therapy | \$400 | | |
| Speech Therapist | \$400 | | |
| Dietician | \$400 | | |
| Ambulance Services | 100% coverage | | |
| Hospital | 100% semi-private | | |
| Private Duty Nursing | \$10,000 / benefit period | | |
| Vision | \$200 every 24 months 100% co-insurance | \$100 every 24 months 100% co-insurance | N/A |
| Eye Exams | 1 exam every 24 months | 1 exam every 24 months | N/A |
| Out of Country | \$5,000,000/trip maximum | | |
| Trip Duration | 180 days | | |
| Trip Cancellation | \$5,000 per insured per trip | | |

Plan Options, *continued*

| Dental Care | 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 |
| 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 |

| | | | |
|--|--------|--------|--------|
| Termination Age for Health & Dental | Age 70 | Age 70 | Age 70 |
|--|--------|--------|--------|

Value Added Programs

As a member of the ECEBC Group Benefits Program, you have access to several value added programs. These include:

- ▶ Access to a full service Wellness program called MY WELLNESS

MY WELLNESS includes:

A monthly wellness communication by way of email, Your Wellness Connection which includes:

- Body Bulletin, National Health Observance, Tip of the Month, Links to Article and Recipe of the month
- Wellness Website
- Wellness Needs and Interest Survey
- **SelfHelpWorks** - an innovative suite of online learning programs designed to assist your employees and their families
 - **Quit smoking with LivingFree**
Helps you stop smoking in just 5 days regardless of how long you've smoked, or how many times you've tried to quit.
 - **Manage weight through proper nutrition with LivingLean**
Helps you transform your relationship with food and change your eating patterns to support a healthy lifestyle.
 - **Lower stress levels with LivingEasy**
Is about creating calm where there was fear, creating fulfilling relationships where there was anger and creating clarity where there was overwhelm.
 - **Target substance abuse with LivingSmart**
Helps individuals break unhealthy drinking habits. It empowers participants to make rational rather than emotional decisions about what, where, when and how much to drink.
 - **Make exercise a regular and enjoyable part of your life with LivingFit.**

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

- Visit, <https://www.peoplecorporation.com/my-preferred-benefits/> 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

Your ECEBC Group Benefits Program

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

- ▶ Employee Assistance Program through LifeWorks/Morneau Shepell

LifeWorks is a service designed to help you with all of life's questions, issues, or concerns. Through LifeWorks, 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. Lifeworks is available 24 hours a day.

Your ECEBC Group Benefits Program

To obtain a quotation contact:

Kyle McFadyen, Benefits Consultant
HealthSource Plus
1403 Kenaston Blvd.
Winnipeg, MB
Phone: 204.940.3937
Cell: 204.391.3731

kyle.mcfadyen@peoplecorporation.com

For Group Enrolment contact:

Allison Lyall, Account Manager
HealthSource Plus
1403 Kenaston Blvd.
Winnipeg, MB
Phone: 204.938.4055

allison.lyall@healthsourceplus.com