



# BENEFITS PLAN OVERVIEW

Early Childhood Educators of BC

**ECEBC, in partnership with GroupHEALTH North, is proud to bring you a benefit plan designed to balance value and affordability.**

Note: This benefit package is offered to licensed child care programs, it is not available for purchase by individuals.

GroupHEALTH North isn't just a provider, they're a **benefit manager**, focused on giving you the best products at the lowest cost while putting proven strategies in place to control extended health, dental, and disability expenses. Their expertise is helping us keep your program sustainable today and into the future.

## EXTENDED HEALTH CARE

- 80% drug & medical expense coverage
- 100% travel & hospital coverage
- \$400 per paramedical practitioner, per calendar year (chiropractors, etc)
- \$200 vision care coverage every 24 months; 100%
- Travel cancellation insurance included
- Employee & Family Assistance Program included
- Virtual Healthcare included

## LONG TERM DISABILITY

- Max benefit of \$6,000 per month
- Benefit is non-taxable
- Coverage terminates at age 65

## DENTAL CARE

- \$25 single/\$50 per family per calendar year deductible
- 100% basic (routine) coverage, \$1,500 per calendar year, combined with major
- 50% major (restorative) coverage; \$1,500 per calendar year, combined with basic
- 50% orthodontic coverage; \$1,500 lifetime maximum
- Coverage terminates at age 70

## GROUP LIFE / ASI

- 1 times annual salary, maximum \$200,000
- Coverage reduces by 50% at age 65
- Coverage terminates at age 70

### To obtain a quote, please contact:

#### GroupHEALTH North

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# PLAN FEATURES



## Sparrow

health & wellness concierge

Offering plan members and their families a single, easy-to-use app to access mental health and support services tailored to their needs.

### Mental Health Support

Includes access to a network of 5,000+ therapists, counseling available in 30+ languages, 24/7 crisis support, children's mental health services, and self-guided iCBT for coping and emotional well-being.

### Employee & Family Assistance (EAP)

Offers comprehensive support for life's challenges—like legal and financial counseling, critical-incident assistance, and guidance around transitions such as childcare, eldercare, pregnancy, and more.

### Health Coaching & Life Planning

Access to certified nutritionists and RNs for support with weight management, chronic disease, care navigation, and wellness goals. Career counseling and life transition support are also available.

### Medical Second Opinion

Members can get added confidence in their healthcare decisions with access to a second opinion from medical experts.



## Pay Direct Drug Card

no paper claims & no waiting for reimbursement



## Accident & Serious Illness

critical disease & serious illness benefit



## Hospital Indemnity Benefit

financial support commencing on the 5th consecutive day of hospitalization



## Disability Management Institute

help employees get back to work as soon as they are able



## Living Benefit

receive a portion of the insurance funds for terminal illness



## Dependent Children Eligibility

extended coverage for children attending college or university



## Protector Series™ Additional Optional Coverage

### Optional Member Advantage Insurance

Employees and/or spouses can choose coverage in units of \$50,000, up to 6 units, with \$100,000 guaranteed issue. Each dependent child can be added with a flat \$20,000 benefit. Benefits include Life, AD&D, and Critical Illness coverage.

### Additional Details

Coverage is optional, (spouses can apply even if the employee does not). No group minimum is required, and all premiums are 100% employee-paid through payroll deduction.