

**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 benefits program. The program will take advantage of our considerable buying power to offer an affordable flexible benefits program. 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?**

- Present, full-time employees working a minimum of 20 hours per week.
- This is a mandatory plan. All eligible employees must participate.

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

### **To obtain a quotation contact:**

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## 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.
- Access to a Preferred Pharmacy Network (PPN) 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.
- BestLife Rewarded - wellness rewards program.
- Out of Country Coverage, with 30-day trip duration and an overall maximum of \$5,000,000 per insured person, per trip.
- Your eligible dependents (children and/or spouse) 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		
<b>Accidental Death &amp; Dismemberment</b>			
Benefit Amount	AD&D amount equals the Life Insurance amount		
<b>Long Term Disability – Non-Taxable</b>			
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	182 days		
Benefit Duration	To age 65		
Termination Age	Age 65, less elimination period		
Definition of Disability	2-year Own Occupation, then any Occupation		

## Plan Options, *continued*

Extended Health Care	Option 1	Option 2	Option 3
<b>DRUGS</b>			
Drugs	80% of covered drugs	75% of covered drugs	70% of covered drugs
Dispensing Fee	\$9.00	\$9.00	\$9.00
<b>HEALTH CARE</b>			
Co-Insurance	80%	80%	80%
<b>Paramedical Practitioners/covered person</b>			
Acupuncturist	\$400	\$400/covered person/per practitioner maximum up to \$1,000 combined calendar year max	\$400/covered person/per practitioner maximum up to \$1,000 combined calendar year max
Athletic Therapy	\$400		
Chiropracist/Podiatrist	\$400		
Chiropractor	\$400		
Naturopath	\$400		
Osteopath	\$400		
Physiotherapist	\$400		
Psychologist*	\$400		
Registered Massage Therapist	\$400		
Speech Therapist	\$400		
Dietician	\$400		
Ambulance Services	80% coverage		
Hospital	100% semi-private		
Private Duty Nursing	\$10,000 / benefit period		
Vision	\$200 every 24 months 100% co-insurance	\$120 every 24 months 100% co-insurance	N/A
Eye Exams	1 exam every 24 months/max \$120	1 exam every 24 months/max \$120	N/A
Out of Country (OOC)	\$5,000,000 / insured / trip		
Trip Duration	30 days		

## 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	6 months	9 months
Basic Services	100%	90%	80%
Endodontic/Periodontics Services	100%	90%	80%
Major Services	50%	50%	N/A
Combined Maximum	\$1,500/covered person/per calendar year	\$1,500/covered person/per calendar year	\$1,500 / covered person/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, OOC & Dental	Age 70	Age 70	Age 70
<b>Employee Assistance Plan (EAP) – through TelusHealth</b>			
<b>People Connect – through People Corporation</b>			
<b>BestLife Rewarded – through People Corporation</b>			

\*Mental Health Paramedical Practitioners include the following - Psychologist, Social Worker, Registered Psychotherapist (RP), Registered Social Worker (RSW), Registered Social Service Worker (RCSW), Licensed Clinical Social Worker (LCSW), Psychoanalyst.

## Value Added Programs

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

### **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.mywellsite.com/12weekstowellness](http://www.mywellsite.com/12weekstowellness) select People Corporation as the company and complete the registration process to create your own unique log in and password.

## **Access to Preferred Provider Networks which provide discounts at the pharmacy and on vision care products:**

*Rexall/Pharma Plus Pharmacies*

- Reduced dispensing fees and mark up costs

*IRIS the Visual Group*

- Discounts on frames and lenses & contact lenses

*Sobeys by Mail*

- Sign up and receive prescriptions by mail at reduced costs

## **Employee Assistance Program through TelusHealth**

TelusHealth is a service designed to help with all of life's questions, or concerns. You have access to a range of services and helpful resources across a wealth of online content and tools and a toll-free phone number and is available 24 hours a day and at no cost to you.