

WE'RE MOVING

• BENEFITS, THAT IS •

EFFECTIVE **MAY 1, 2018**, WE'RE MOVING OUR HEALTH AND DENTAL BENEFITS TO **GREEN SHIELD CANADA (GSC)**.

WHAT DOES THIS MEAN FOR YOU?

- Claim submission will be done for you online by most practitioners.
- You will have easy access to online services and direct deposit.
- You will have access to a mobile app to review your eligibility and drug coverage.
- You will have easier access to customer service representatives.
- You will receive a new ID card for all your health and dental benefits.
- Health and dental plan coverage levels remain the same (see *first FAQ on the back page*).

WHAT DO YOU NEED TO DO?

- Submit your unclaimed health and dental expenses to Pacific Blue Cross (PBC) as soon as possible.
 - Costs incurred before May 1: Submit to PBC
 - Costs incurred May 1 or later: Submit to GSC
- Check your mail at home in mid-April for the GSC welcome package that all eligible employees will receive. It will contain your new GSC ID card and claiming instructions.
- Be sure to follow the instructions in your welcome package to register for GSC Plan Member Online Services.
- Keep an eye out for details on information sessions coming to a worksite near you.

See the back page for Frequently Asked Questions (FAQ).

Frequently Asked Questions (FAQ)

Are my benefits changing?

Although our medical and dental benefit levels are not changing, there may be some situations where there are different administrative practices, with potential impact on the reimbursement of some services. We will review any differences on a case-by-case basis, contacting affected employees.

Will my yearly maximums be reset when the change happens?

No. The claims you make in 2018 with Pacific Blue Cross (PBC) will still count towards your overall coverage maximums for the year. For example, if you have \$200 left in chiropractic care before the switch, you'll still have \$200 left in chiropractic care after the switch. Your claims will not reset to zero. The information will be transferred between PBC and GSC.

What happens to my Extended Health deductible?

If you have already reached your health deductible with PBC, you will not be required to pay the deductible again. Similarly, if you have satisfied a portion of your deductible, that portion will not need to be paid again.

I have a pre-authorized drug already approved by PBC. Will I need to have this drug approved again?

If you have been approved for an individual consideration with PBC and have filed a claim **in the last six months**, GSC will honour the approval. You will not be required to complete the prior authorization application process again.

How will my Health Care Spending Account (HCSA) be affected? *(for exempt staff only)*

For employees who have flexible benefits arrangements, HCSA balances will be transferred by PBC and are expected to be available with GSC in mid-May 2018.

Important points to note:

- At this time, we encourage you to submit all of your unclaimed HCSA expenses to PBC as soon as possible to avoid delays in claim processing.
- We recommend that HCSA claims not submitted by April 9 are held and submitted to GSC after May 1. This will reduce the chance of claims being declined at PBC in the event their processing is not finalized until after May 1.
- You can submit your 2018 HCSA eligible expenses to GSC starting May 1, 2018; however, please note that HCSA claims will not be processed by GSC until HCSA balances have been transferred from PBC (mid-May).

I still have questions. Who do I contact?

Additional information can be found on the HR Benefits pages on Citywire. You can also contact the CoV benefits team at 604-873-7667 or benefits@vancouver.ca.

About GSC

GSC is a not-for-profit health and dental benefit specialist. GSC serves clients coast to coast. Some of their other clients include the City of Toronto, City of Calgary, and the Public Service of BC Retirees Plan. For more info, check out their website at greenshield.ca.

