



ASSOCIATION OF
ADMINISTRATIVE +
PROFESSIONAL
STAFF AT UBC





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Benefit Plan Overview

April 30, 2015





Benefits for AAPS Members

- Health Insurance
- Health Spending Account
- Dental Insurance
- Disability Benefit Plan
- Life & Accident Insurance
- Employee and Family Assistance

Benefit plan information can be found on-line at:

<http://www.hr.ubc.ca/benefits/about/>





Health Benefits

Benefit	Coverage
Vision	100%
Emergency Services	100% (Out-of Province Care)
Other Expenses	80% of the first \$1,000, 100% thereafter
Annual Deductible	\$25 single or family
Plan Maximums	\$1,000,000 per person per lifetime
Coverage Ends	Earlier of retirement, age 71, or in receipt of UBC pension

Prescription Drugs

- Pay Direct Drug card included
- Reimbursement is based on the cost of the lowest priced generic equivalent, unless the physician indicates no substitution
- Includes smoking cessation drugs up to \$300 per person per benefit year




Medical Supplies & Services

- Private duty nursing care
- Ambulance
- Accidental dental services
- Medical equipment & supplies
- Hearing aids
- Custom-made orthopaedic shoes and orthotic inserts





Paramedical Services

Licensed Practitioners	Benefit Amount
Psychologist or Social Worker* 	\$1,200 per person per year
Physiotherapist or Massage Therapist*	\$750 per person per year combined maximum
All other covered services	\$600 per person per year (Speech therapist, Acupuncturist, Chiropractor, Naturopath, Dietician, Homeopath, Podiatrist, Chiropodist, Osteopath, Occupational therapist, Audiologist)

* when referred by a physician

Other Health Benefits

Hospital

- Semi-private or Private hospital room

Out of Province Emergency Medical Services

- For trips of up to 365 days if under the normal retirement date
- 90 day limit for hospitalization
- Must be covered by MSP



Vision

- Contact lenses or eyeglasses
- \$400 every 24 months
- Does not cover eye exams, sunglasses, magnifying glasses or safety glasses





Health Spending Account

The HSA provides an annual credit amount that can be used to pay for a variety of medical expenses, for members and their dependents.

	HSA Plan
Annual Credits	\$125 per person
Benefit Period	Calendar year
HSA Credits	Expire 24 months after issue date
Tax Status	Non Taxable



Dental Benefits

Dental Service	The plan covers	Sample coverage
Preventative Services	100%	Oral exams, cleanings, x-rays
Basic Services	100%	Fillings, extractions, periodontics
Major Services	70%	Crowns, bridges, dentures
Orthodontics	65%	Treat misaligned teeth for children & adults



Dental Benefits

Maximums:

Basic & Major Services	No maximum
Orthodontics	\$3,000 per lifetime

Coverage Terminates Earlier of retirement, age 71, or in receipt of UBC pension



Long Term Disability



LTD provides monthly income to you if you are unable to work due to an illness/injury



Monthly benefit equals:

70% of the first \$1,110 of your monthly earnings, plus
60% of the next \$1,110 of your monthly earnings, plus
40% of the balance



Long Term Disability

Qualifying Period	6 months
Definition of Disability	2 years own occupation, any occupation thereafter
Cost of Living Increase	6% per year
Coverage Terminates	Age 65 (Normal Retirement Date)



Employee Life

- Coverage amount is a multiple of your annual earnings
 - Ranges from 1 to 4 times annual earnings
- Multiple is dependent on:
 - Your age
 - When you you joined UBC



Optional Life and AD&D

Benefit	Coverage Options
Employee & Spouse	Units of \$25,000
Maximum coverage	Up to \$750,000 per person
Dependent Child(ren)	Included at no additional cost provided employee or spouse is insured for optional benefits

All coverage is subject to medical evidence of insurability

Employee & Family Assistance

Confidential and voluntary 24/7/365 support service that can help employees and their dependent family members with personal issues.

Contact the
Care Access Centre
at 1-800-387-4765





Employee & Family Assistance

Short Term Clinical Counseling for:

- Personal
- Couple
- Family
- Work related
- Addiction related

Work/Life Consultations for:

- Financial
- Legal
- Nutrition
- Health coaching



Employee & Family Assistance

Services are available in 6 different formats:

- In person counselling
- Telephonic counselling
- On-line chat with a counsellor
- Email communication with a counsellor via a secure email messages
- Video counselling via webcam
- Interactive support tools and access to health and wellness information via “My EAP” app