

UBCM

Union of BC
Municipalities



UBCM Group Benefits Plan

GROUP
INSURANCE FOR
ELECTED
OFFICIALS

Presented in partnership with



George & Bell
CONSULTING



PACIFIC
BLUE CROSS™



Group Insurance For Elected Officials

UBCM offers comprehensive group insurance coverage available to all local government staff and elected officials in British Columbia. Historically, UBCM has offered group insurance benefits to elected officials and a number of our members have taken advantage of these benefits. With local government elections approaching, we wanted to remind members about this offer and provide details of the coverage and enrolment process as described below.

COVERAGE OFFERED TO ELECTED OFFICIALS

The following is information about the procedures for enrollment in the UBCM Group Benefits Plan for Elected Officials, offered by our current carrier, Pacific Blue Cross/ BC Life:

A) Available Benefits

Elected officials who meet the eligibility requirements may participate in the following benefits:

- Extended Health Care
- Dental
- Employee and Family Assistance Plan (EFAP)
- Optional Life Insurance
- Optional Accidental Death and Dismemberment

Elected Officials are excluded from participating in Group Life, Dependent Life, Accidental Death and Dismemberment, Short Term and Long Term Disability, and Critical Illness because these benefits are based on salary earned while employed. Please be advised that the pricing below reflects the first year costs under this program and are guaranteed until October 1, 2023. Following this date, your rates will be adjusted according to plan usage and to keep pace with inflation.

B) Eligibility

There must be a minimum of three (3) elected official applicants in your local government to enroll. Applications made by local governments that **do not currently** have their staff benefit plans under the UBCM Group Benefits Plan may be reviewed for consideration.

C) Benefit Provisions & Costs

1. Extended Health and Dental

For those local governments that have their staff benefits through the UBCM Group Benefits Plan, there is the option to provide your elected officials with the **same** level of benefits/plan design that you provide to your non-union staff for Extended Health and Dental. Under this approach, the existing group rates for the non-union staff plan would apply.

If you do not have staff benefits under the UBCM Group Benefits Plan, or you do not wish to provide the same level of benefits to Elected Officials, then you can choose a standard package. The standard package cost and benefit limits include:

a. Standard Extended Health Benefit Plan (Standard EHB):

- 80% reimbursement of eligible expenses
- Lifetime maximum of \$50,000
- \$25 per year single or family deductible
- 60 day trip duration

b. Enhanced Extended Health Benefit Plan (Enhanced EHB):

- 80% reimbursement of eligible expenses
- ***Lifetime maximum of \$50,000***
- \$25 per year single or family deductible
- 60 day trip duration
- Vision Care to a maximum of \$300 every two years
- \$100 every two years for eye exams
- \$300 per year for each covered practitioner (acupuncture, chiropractic, naturopath, physiotherapy, massage, podiatry, speech and psychologist)

c. Dental:

- 80% reimbursement of Plan A “Routine” expenses
- 50% reimbursement of Plan B “Major Restorative” expenses
- No annual maximum on Plan A or B

2. Employee and Family Assistance Plan (EFAP):

- Premium of **\$3.30** per month for single coverage and family coverage
- Employee and Family Assistance plan, delivered through a partner, Homewood Health, services provided include telephone assessment, consultation, resources, support, advice and coaching on a full range of issues faced by individuals, parents, families, teens and young adults throughout their lives.

3. Optional Life Insurance:

Optional Group Life may be purchased in multiples of \$10,000 or \$25,000. However, only one multiple can be chosen and will apply to everyone in the group purchasing the optional group life coverage.

4. Optional Accidental Death & Dismemberment (AD&D):

BC Life’s Optional AD&D provides added financial security should one be faced with accidental death, accidental dismemberment of part or all of a limb, or loss of sight, hearing or speech.

D) **Enrollment**

Once you have the minimum three Elected Officials wanting to enroll, then they must register as a group and choose **one** of the following combinations of coverage:

- Option 1:** Standard EHB and Dental benefits
- Option 2:** Enhanced EHB and Dental benefits
- Option 3:** Option 1 (Standard EHB & Dental) and EFAP
- Option 4:** Option 2 (Enhanced EHB & Dental) and EFAP
- Option 5:** Either the optional life and/or optional AD&D benefits (***applications can be made independent of one another***)
- Option 6:** A combination of option (1) and (5)
- Option 7:** A combination of option (2) and (5)
- Option 8:** A combination of option (3) and (5)
- Option 9:** A combination of option (4) and (5)

Each elected official will need to fill out the enrollment form found on our website with the same options.

For those local governments that have their staff benefits through the UBCM Group Benefits Plan, the elected officials will be added as a separate class to your existing contract/policy.

Enrollment for benefits must be within four (4) months of appointment to council, therefore, the **deadline for enrollment is February 28, 2023**. Failure to apply within the required timeline will elicit PBC late-applicant rules (which may include providing evidence of insurability, back-billing of premiums, and/or coverage restrictions). Also, enrollment must be for the **full term of office**; this is to protect against abuse of the Plan.

We strongly recommended having all elected officials who do not wish to participate complete Part 6 of the application form to waive group benefits to indicate that the benefits have been offered.

It would be our preference that the payments of premiums follow the same structure as your non-union staff plans. That is, if your non-union staff plans are 100% employer paid then that arrangement should continue for Elected Officials, understanding that each local government may have different policies.

If the elected official is new or returning, please fill out the applicable forms to join the Plan:

1. Application for Group Benefits; and/or
2. For optional life - “Application for Optional Life”
3. For optional AD&D - “Voluntary Accidental Death & Dismemberment”

When the forms are completed please send all the documents and include a covering letter summarizing the names of the elected officials that are applying for these benefits to Elvira Khismatullina, UBCM Group Benefits Administrator by e-mail at groupbenefitsplan@ubcm.ca.

For further details regarding coverage or if you would like assistance with the enrollment of your elected officials, please contact:

Elvira Khismatullina
UBCM Group Benefits Administrator
604-270-8226 ext. 111
groupbenefitsplan@ubcm.ca

If you are not currently participating in the UBCM Group Benefits Plan, we would encourage you to request a quote. We can provide you with information on cost savings, as well as the other advantages of participation.

E) Retiring Council Members or Elected Officials Not In Office

Please note that retiring council members or elected officials not currently in office should **not** remain on your benefits plans. You must inform Pacific Blue Cross/BC Life that coverage is to be terminated. **The effective date of termination will be no later than the end of December 2022.**

Retiring council members and elected officials no longer in office have the option of converting to individual policies (within 60 days for Extended Health and Dental benefits and 31 days for Optional Life and Optional AD&D) with the advantage of not needing to provide medical evidence.

- For information on individual health and dental benefits available to those not on the Group Plan any longer, we would encourage you to provide the following link: <https://www.pac.bluecross.ca/group/group-conversion.aspx>. Conversion options are available for 60 days.
- For those wishing to convert to an individual life insurance policy must apply within 31 days after terminating the group coverage and if they are under the age of 65. For more information regarding conversion, members may contact BC Life at email: BCLClaimsServices@pac.bluecross.ca

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Your **TRUSTED PARTNER** with over 30 years in Benefit Administration, UBCM is here to answer questions, offer **ASSISTANCE** and **ADVOCATE** on behalf of all of our Members.