

Current and Provincial EHB Plan Comparison

Benefit Provision	Provincial Extended Health Benefit Plan		Current Vancouver Extended Health Benefit Plan
	Current 2011-13	2014-15	
Extended Health			
Reimbursement	80% until \$1000, then 100%	same	80% until \$1000, then 100%
Annual Deductible	\$50	same	\$25
Lifetime Maximum	Unlimited	same	Unlimited
Prescription Drugs			
Drug Formulary	Blue Rx	same	Similar
Pay-direct Drug Card	Yes	same	No
Per Prescription Deductible	\$0	same	\$0
Sexual Dysfunction	Covered	same	No
Oral Contraceptives	Covered	same	Covered
Fertility Drugs	Not included	\$20,000 LTM	\$3,000 lifetime maximum
Medical Services and Supplies			
Med-Assist	Included	same	Included
Out-of-province emergency medical	Covered	same	Covered
Ambulance	Covered	same	Covered
Hospital	Private/Semi-Private	same	Private/Semi-Private
In-home nursing care	\$20,000 per year	same	Covered with Doctor's note
Hearing aids	\$1,000 every 60 months	\$2,000 (4 yrs)	\$500 per ear over 60 months
Miscellaneous Services and Supplies <i>*see note below</i>	Covered	same	Covered
Orthopedic shoes	\$400 per year	\$400 per year <i>PBC form required</i>	1 pair per lifetime on prescription
Orthotics	\$200 per year	\$400 per year <i>PBC form required</i>	1 pair per lifetime on prescription
Vision Care			
Maximum	\$200 per 24 months	\$400 per 24 months	\$200 per 24 months
Eye exams per 24 months	Included in Vision Max.	<i>*see note below</i>	Not covered
Paramedical Services			
Naturopath	\$500 per year	\$800 per year	\$500 per year
Chiropractor	\$500 per year	\$800 per year	Unlimited
Massage therapist	\$500 per year	\$800 per year	Unlimited
Physiotherapist	\$500 per year	\$800 per year	Unlimited
Psychologist	\$500 per year	\$700 per year	\$100 per year
Speech therapist	\$500 per year	\$700 per year	\$300 per year
Acupuncturist	\$500 per year	\$700 per year	\$300 per year
Podiatrist/Chiropodist	\$500 per year	\$700 per year	\$200 per year podiatrist (no Chiropodist)

**Note: subject to reasonable and customary limits as defined by Blue Cross*