COMPARISON OF CURRENT VANCOUVER EHB and PROVINCIAL EHB Plan

EXTENDED HEALTH	CURRENT VANCOUVER	PROVINCIAL 2023
REIMBURSEMENT	80% until $1000 per family per calendar year, then 100%	80% until $1000 per person per calendar year, then 100%
ANNUAL DEDUCTIBLE	$25	$50
LIFETIME MAXIMUM	Unlimited	Unlimited
PRESCRIPTION DRUGS		
DRUG FORMULARY	Open Formulary with Dr. Prescription	Blue Rx with Dr. Prescription
PAY DIRECT CARD	No	Yes
DRUG DISPENDING FEES	Yes	Same as BC PharmaCare
LOWEST COST ALTERNATIVE	No	Applies
PER PRESCRIPTION DEDUCTIBLE	$0	0%
SEXUAL DYSFUNCTION	No	Covered
ORAL CONTRACEPTIVES	Covered	Covered
FERTILITY DRUGS	$3,000 lifetime max	$20,000 lifetime max
MEDICAL SERVICES/ SUPPLIES		
MED-ASSIST	Included	Included
OUT OF PROVINCE EMERG	Covered	Covered
AMBULANCE	Covered	Covered
HOSPITAL	Private / semi-private	Private / semi-private
PRIVATE DUTY NURSING / IN HOME NURSING	Covered with doctor's note	$20,000 per year
HEARING AIDS	$500 per year over 60 months	$3500 every 48 months
MISCELLANEOUS SERVICES AND SUPPLIES	Covered	Covered
ORTHOPEDIC SHOES	1 pair per lifetime with prescription	$500 per year with prescription
ORTHOTICS	1 pair per lifetime with prescription	$500 per year with prescription
CONTINUOUS GLUCOSE MONITOR	Not included	Dexcom CGM included
VISION CARE		
MAXIMUM	$200 per 24 months	$550 per 24 months
EYE EXAMS INCLUDED WITH VISION CARE	Not included	1 per 24 months
PARAMEDICAL SERVICES		
NATUROPATH	$500 per year	$900 per person per year
CHIROPRACTOR	Unlimited	$1000 per person per year
MASSAGE THERAPIST	Unlimited	$1000 per person per year
PHYSIOTHERAPIST	Unlimited	$1000 per person per year
PSYCHOLOGIST	$100 per year	$1200 per person per calendar year and expanded to include registered counsellors and social workers
ACUPUNCTURE	$300 per year	$1000 per person per year
PODIATRIST / CHIROPODIST	$200 per year podiatrist	$800 per person per year combined
SPEECH THERAPIST	$300 per year	$800 per person per year
FUTURE IMPROVEMENTS		
		1.5 million July 1 2023 2 million July 1 2024