

## Current VTF Plan compared to current Provincial plan

\*Please note: This is a summary based on the information provided by PBC.

	Current Vancouver	Provincial 2024
<b>EXTENDED HEALTH</b>		
Reimbursement	80% until \$1000 per family per calendar year, then 100%	80% until \$1000 per person per calendar year, then 100%
Annual Deductible	<b>\$25</b>	\$50
Lifetime Maximum	Unlimited	Unlimited
<b>PRESCRIPTION DRUGS</b>		
Drug Formulary	<b>Drugs prescribed by doctor are covered</b>	<a href="#">Blue Rx Drug Formulary</a>
Pay direct card	No	<b>Yes</b>
Drug dispensing fees	Yes	Same as BC PharmaCare
Lowest cost alternative	<b>No</b>	Applies
Per prescription deductible	\$0	0%
Sexual Dysfunction	No	<b>Covered</b>
Oral Contraceptives	Covered	Covered
Fertility Drugs	\$3,000 lifetime max	<b>\$20,000 lifetime max</b>
<b>MEDICAL SERVICES/ SUPPLIES</b>		
Med-Assist	Included	Included
Out of province emergency	Covered	Covered
Ambulance	Covered	Covered
Hospital	Private / semi-private	Private / semi-private
Private duty nursing / in home nursing	<b>Covered with doctor's note</b>	\$20,000 per year
Hearing Aids	\$500 per ear over 60 months	<b>\$3500 every 48 months</b>
Miscellaneous services and supplies	Covered	Covered
Orthopedic shoes	1 pair per lifetime with prescription	<b>\$500 per year with prescription</b>
Orthotics	1 pair per lifetime with prescription	<b>\$500 per year with prescription</b>
Continuous Glucose Monitor	Flash Glucose Monitor (Freestyle Libre) (Included with Dr letter)	<b>Dexcom CGM included</b>
<b>VISION CARE</b>		
Maximum	\$200 per 24 months	<b>\$650 per 24 months</b>
Eye exams included with vision care	Not covered	<b>1 per 24 months</b>

Paramedical Services		
Naturopath	\$500 per year	<b>\$1000 per year</b>
Chiropractor	<b>Unlimited</b>	\$1000 per year
Massage Therapist	<b>Unlimited</b>	\$1000 per year
Physiotherapist	<b>Unlimited</b>	\$1000 per year
Psychologist	\$100 per year	<b>\$1500 per year</b> <b>Also covers registered counsellors &amp; social workers</b>
Acupuncture	\$300 per year	<b>\$1000 per year</b>
Podiatrist / Chiropodist	\$200 per year podiatrist	<b>\$800 per year for either</b>
Speech Therapist	\$300 per year	<b>\$800 per year</b>
Vaccines	Not covered	<b>HPV and Shingles</b>

### VTF Plan and Provincial plan over the last 3 years.

	Current Vancouver	Provincial 2021	Provincial 2022 / 23	Provincial 2024
<b>Extended Health</b>				
Reimbursement	80% until \$1000 per family per calendar year, then 100%	80% until \$1000 per person per calendar year, then 100%	No change	No change
Annual Deductible	<b>\$25</b>	\$50	No change	No change
Lifetime Maximum	Unlimited	Unlimited	No change	No change
<b>Prescription Drugs</b>				
Drug Formulary	<b>Drugs prescribed by doctor are covered</b>	<a href="#">Blue Rx Drug Formulary</a>	No change	No change
Pay direct card	No	<b>Yes</b>	No change	No change
Drug dispensing fees	Yes	Same as BC PharmaCare	No change	No change
Lowest cost alternative	<b>No</b>	Applies	No change	No change
Per prescription deductible	\$0	0%	No change	No change
Sexual Dysfunction	No	<b>Covered</b>	No change	No change
Oral Contraceptives	Covered	Covered	No change	No change
Fertility Drugs	\$3,000 lifetime max	<b>\$20,000 lifetime max</b>	No change	No change
<b>Medical Services / Supplies</b>				
Med-Assist	Included	Included	No change	No change
Out of province emergency	Covered	Covered	No change	No change
Ambulance	Covered	Covered	No change	No change
Hospital	Private / semi-private	Private / semi-private	No change	No change
Private duty nursing / in home nursing	<b>Covered with doctor's note</b>	\$20,000 per year	No change	No change
Hearing Aids	\$500 per ear over 60 months	<b>\$3500 every 48 months</b>	No change	No change
Miscellaneous services and supplies	Covered	Covered	No change	No change
Orthopedic shoes	1 pair per lifetime with prescription	<b>\$500 per year with prescription</b>	No change	No change
Orthotics	1 pair per lifetime with prescription	<b>\$500 per year with prescription</b>	No change	No change
Continuous Glucose Monitor	Flash Glucose Monitor (Freestyle Libre) (Included with Dr letter)	Not included	Dexcom CGM included	No change
<b>Vision Care</b>				
Maximum	\$200 per 24 months	<b>\$550 per 24 months</b>	\$600 per 24 months	\$650 per 24 months
Eye exams included with vision care	Not covered	<b>1 per 24 months</b>	No change	No change

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Paramedical Services				
Naturopath	\$500 per year	<b>\$900 per year</b>	\$1000	No change
Chiropractor	<b>Unlimited</b>	\$900 per year	\$1000	No change
Massage Therapist	<b>Unlimited</b>	\$900 per year	\$1000	No change
Physiotherapist	<b>Unlimited</b>	\$900 per year	\$1000	No change
Psychologist	\$100 per year	<b>\$900 per year</b>	\$1200 & expanded to registered counsellors & social workers	\$1500 per year
Acupuncture	\$300 per year	<b>\$900 per year</b>	\$1000 per year	No change
Podiatrist / Chiropodist	\$200 per year podiatrist	<b>\$800 per year for either</b>	No change	No change
Speech Therapist	\$300 per year	<b>\$800 per year</b>	No change	No change
Vaccines	Not covered	Not covered	HPV	Shingles