

	Current Vancouver	Provincial 2025	Provincial July 1, 2026	Provincial July 1, 2028
<b>Extended Health</b>				
Reimbursement	<b>80% until \$1000 per family per calendar year, then 100%</b>	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	Most drugs prescribed by doctor are covered	<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
Vaccines	Not covered	<b>HPV; Shingles</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 – no limit</b>	\$20,000 per year	No change	No change
Gender Affirming care	None	None	<b>Equivalent benefits to those included in the PBC Core + enhanced coverage \$30,000 Lifetime Maximum</b>	<b>Equivalent benefits to those included in the PBC Core + enhanced coverage \$50,000 Lifetime Maximum</b>
Hearing Aids	\$500 per ear over 60 months (\$1000 over 60 months)	<b>\$3500 every 48 months</b>	<b>\$4000 per 48 months</b>	No change
Miscellaneous services and supplies	Covered	Covered (subject to reasonable and customary limits as defined by Pacific Blue Cross)	No change	No change
Orthopedic shoes	1 pair per lifetime with prescription	\$500 per year with prescription	No change	No change
Orthotics	1 pair per lifetime with prescription	\$500 per year with prescription	No change	No change

Continuous Glucose Monitor	Not included	<b>Dexcom Continuous Glucose Monitor</b>	No change	No change
<b>Vision Care</b>				
Maximum	\$200 per 24 months	<b>\$650 per 24 months</b>	No change	No change
Eye exams included with vision care	Not covered	<b>1 per 24 months (Eye exams are subject to Pacific Blue Cross Reasonable and Customary limits)</b>	No change	No change
<b>Paramedical Services</b>				
Naturopath	\$500 per year	<b>\$1000 per year</b>	No change	No change
Chiropractor	<b>Unlimited</b>	\$1000 per year	No change	No change
Massage Therapist	<b>Unlimited</b>	\$1000 per year	No change	No change
Physiotherapist	<b>Unlimited</b>	\$1000 per year	No change	No change
Psychologist	\$100 per year	<b>\$1500 per year including registered counsellors &amp; registered social workers</b>	No change	<b>\$1750 per year including registered counsellors &amp; registered social workers</b>
Acupuncture	\$300 per year	<b>\$1000 per year</b>	No change	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>	<b>\$800 per year Audiologist added</b>	No change

**COMPARISON OF CURRENT VANCOUVER EHB AND PROVINCIAL EHB PLANS WITH MOA IMPROVEMENTS**

- Note the difference in deductible: per person or per family.
  - i.e. a family of 4 only needs to reach a cumulative \$1000 to receive 100% coverage under the local plan, but in the provincial plan, each of the four family members have to individually reach \$1000 for that family member’s extended health to be covered 100%
- The VTF Plan includes most medications if prescribed by your physician.
- The Provincial uses the Blue RX Drug Formulary (Provincial plan): [Blue RX Drug Formulary](#)  
An approval process may be required for a specific drug.
- The VTF plan does not have a limit for nursing in home care when prescribed by a doctor.
- The “unlimited” provisions in the local plan are subject to PBC’s “reasonable and customary limits”.
- In both packages limits can apply to the fees charged by practitioners and also to the yearly number of sessions.