

# Post-Doctoral Fellows Guide to Benefits and Premiums

**Welcome to the University of Victoria!** We are committed to supporting your health, wellness, and professional growth during your time at UVic. This document outlines the benefits and resources available to you as a post-doctoral fellow.

## MEDICAL SERVICES PLAN (MSP) FOR BRITISH COLUMBIA RESIDENTS

- **Coverage:** MSP provides essential medical coverage for residents of BC.
- **New or Returning Residents of BC:** Apply as soon as you arrive. You must complete a <u>wait period</u> consisting of the remainder of the month of your arrival plus two months before coverage begins.
- Moving From Within Canada: You should maintain coverage with your former medical plan during the wait period.
- Moving From Outside Canada: Depending on your work permit, you may be required to have private health insurance during the wait period. There are many options for private coverage, including <u>guard.me</u> and Pacific Blue Cross (contact benefits@uvic.ca).
- How to Enroll: Visit the BC Government website to check eligibility and apply.
- More Information: Contact Health Insurance BC.

#### **PHARMACARE**

- **About PharmaCare**: <u>BC PharmaCare</u> offers financial assistance for eligible prescription drugs and designated medical supplies.
- How to Enroll: Visit the Fair PharmaCare website. Once approved, you'll receive a Registration Certificate.
- More Information: Visit the PharmaCare website or call 1-800-663-7100.

### **UVIC EXTENDED HEALTH AND DENTAL PLANS**

- **Eligibility:** PDFs with appointments of at least 17.5 hours/week and a duration of at least one year are eligible to enroll, as outlined in <u>Post-Doctoral Fellows policy</u>.
- Provider: Pacific Blue Cross administers UVic's extended health and dental plans.
- **Policy Details**: Policy Number: 40704; ID Number: UVic Employee ID. See the summary below and log into your member portal for more details.
- How to Enroll: Submit the necessary forms to benefits@uvic.ca.
- **How to Access**: Log into your <u>Pacific Blue Cross</u> member portal to view your plan details, check coverage, and submit claims for extended health and dental.

# **EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)**

- Eligibility: If you are an employee, you and your dependents are eligible.
- **About:** <u>EFAP</u> is designed to provide information, advice and support as you navigate many of life's challenges and milestones. EFAP is a confidential program that includes professional counselling, information and referral services. UVic's EFAP provider is TELUS Health.
- How to Access: Visit EFAP online, or call 1-844-880-9142.

#### HOW TO ACCESS YOUR INFORMATION

Review your benefit enrolment information and contributions including dental and extended health under the employee section under <u>Online Tools</u>.





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If you have any questions or need assistance with your benefits, our team is here to support you. For more information, please reach out to the Benefits Office at benefits@uvic.ca or visit our <u>resources website</u>.

### Welcome again, and we wish you a successful journey with us!

Benefit Premiums per pay			
Extended Health	Employee Premium	Employer Premium	
Single	\$10.58	\$32.38	
Couple/Family	\$31.07	\$95.03	
Dental	<b>Employee Premium</b>	Employer Premium	
Single	\$10.25	\$30.70	
Couple	\$19.06	\$57.21	
Family	\$29.43	\$88.44	

Dental Care coverage for Policy 40704 – Plan Design 2		
Basic preventive and restorative expenses (Plan A)	90%	
Crowns, bridges and prosthetic appliances (Plan B)	70%	
Dental implants lifetime max per tooth	\$1,000	
Orthodontics to a max lifetime benefit of \$5,000 per person (Plan C)	85%	
Annual deductible	0	

Note: Some dentists may charge fees more than that provided by the Fee Guide. Such excess is not an eligible expense under the Dental Plan. In an **emergency** if you require dental care while travelling or on vacation outside British Columbia you are entitled to the services of a dentist and will be reimbursed up to the amount that would have been paid had the services been rendered in British Columbia.

Extended Health coverage for Policy 40704 – Plan Design 3			
Annual deductible for family	\$100		
Lifetime max amount of benefits payable for any one member or dependent	\$1,000,000		
Drugs and medicines dispensed by a licensed pharmacist or a Physician	100%		
Dispensing Fee Cap	0		
Vision Care	\$750 per person in a 2-calendar year period		
Eye Examinations	\$125 per person in a 2-calendar year period		
Orthotics	\$400 per calendar year		
Acupuncture	\$1,200 per person per calendar year		
Clinical Psychology/Counseling	\$1,500 per person per calendar year		
Speech Therapy	\$500 per person per calendar year		
Hearing Aids	\$900 per person every 5 calendar years		
Preventive and travel vaccines	50% of cost		
Continuous Glucose Monitors	\$2,000 per calendar year		

We acknowledge and respect the Ləkwənən (Songhees and Esquimalt) Peoples on whose territory the university stands, and the Ləkwənən and WSÁNEĆ Peoples whose historical relationships with the land continue to this day.





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Extended Health	Extended Health coverage for Policy 40704 – Plan Design 3 cont'd		
Chiropractor Services	\$50 per visit for the first 12 visits in a calendar year, to a max of \$1,200 per person in any calendar year.		
Naturopathic Services	\$20 per visit for the first 12 visits in a calendar year, and then the full cost, as is reasonable and customary, for each visit over 12 in a calendar year, to a max of \$500 per person in any calendar year		
Physiotherapy	\$50 per visit for the first 12 visits in a calendar year, and then the full cost, as is reasonable and customary, for each visit over 12 in a calendar year, to a max of \$1,200 per person in any calendar year.		
Massage Therapy	\$50 per visit for the first 12 visits in a calendar year, and then the full cost, as is reasonable and customary, for each visit over 12 in a calendar year, to a combined max of \$1,200 per person in any calendar year.		
Podiatrist	\$50 per visit for the first 12 visits in a calendar year, and then the full cost, as is reasonable and customary, for each visit over 12 in a calendar year, to a max of \$1,200per person in any calendar year.		
Fertility drugs and/or treatment	Coverage for fertility treatment and/or drugs with a lifetime max of \$3,000 per person		
Dietician	\$500 per person per calendar year		
Emergency out-of-province benefits	While traveling or on vacation outside British Columbia, benefits are payable for expenses incurred <b>IN AN EMERGENCY ONLY</b> and when ordered by the attending Physician (emergency means a sudden unexpected injury or an acute episode of disease that requires <b>immediate</b> treatment or surgery.		
Emergency Travel Assistance	In emergencies which occur while you (and your eligible dependents) are traveling, Medi-Assist will coordinate assistance.		

The above information is intended to be a descriptive outline only. All provisions of the Plan are subject to the terms and conditions of the contract issued to the University by Pacific Blue Cross. It is recommended that you request pre-authorization from Pacific Blue Cross for all major purchases.

