

For members of HSA/non-standard benefit plan (class code #470)

Health Science Professionals Collective Agreement (HSP Agreement)

Provided by the Joint Health Science Benefits Trust

Group Life

- » Benefit Amount: 3x basic annual earnings to a maximum benefit of \$300,000. The minimum benefit is \$50,000
- » Includes Advance Payment program for terminally ill employees

Dependent Life

- » \$10,000 for spouse; \$5,000 for dependent child(ren)

Accidental Death & Dismemberment

- » Death benefit is equal to the Group Life benefit amount
- » Scheduled amount paid for dismemberment or loss of use

Long Term Disability

- » 70% of the first \$5,705 of basic monthly earnings and 50% of the excess, with adjustments
- » Qualification Period.....5 months
- » Own Occupation Period.....24 months (excluding qualification period)
- » Any Occupation Period.....after 24 months (excluding qualification period)

Dental

- » **Basic Services "Part A"**
(exams, fillings, etc.)..... 100%
- » **Major Services "Part B"**
(crowns, bridges, etc.) 60%
- » **Orthodontic Services "Part C"**
(braces)..... 60%

Extended Health

- » **Annual Deductible**.....\$100
- » **Reimbursement of Eligible Expenses** 100%
- » **Lifetime Maximum**unlimited
- » **Annual Maximum:**
 - Acupuncturist\$100
 - Chiropractor\$600
 - Hearing Aids\$500 every 60 months
 - Massage Therapist\$600
 - Naturopathic Physician\$600
 - Physiotherapistunlimited
 - Podiatrist.....\$600
 - Psychologist, Social Worker, iCBT
(combined maximum)\$600
 - Speech Therapist.....\$600
- » **Eye Exams**\$100 every 2 years
- » **Out-of-Province/
Out-of-Country Emergencies** 100%
- » **Prescription Drugs**
 - Includes oral contraceptives and
contraceptive devices
 - Includes preventative vaccines
- » **Vision Care**\$150 every 24 months (adult)
.....\$150 every 12 months (child)

JANUARY 1, 2026

PBC Member Login – You can obtain online information on your Dental and Extended Health coverage and claims through the PBC Member Login. You can access PBC Member Login through Pacific Blue Cross' website at service.pac.bluecross.ca/member.

Benefits-at-a-Glance is intended as a summary only. For more information, please refer to your benefits booklet.