

Blue Cross Benefit Changes

Summary of Changes

- Basic Dental: Increase to Basic Dental coverage from 70% to 75%
- Basic Dental: Enamel Coloured Fillings will now be covered for the full percentage covered by the Basic Dental plan (75%)
- Prescription Drugs: Increase of cap amount from \$500 to \$700
- Vision Care: Increase coverage of Eye Exam from \$80 to \$100 every two calendar years
- Vision Care: Addition of Laser Surgery coverage under our current Eyewear coverage up to maximum of \$750 over the current two year period and the next two, two year periods

FAQ

When do the changes take effect?

All changes are retroactive to Jan 1, 2011.

Any receipts submitted starting Sept. 1, 2011 will automatically have the new amounts applied.

For receipts already submitted to Blue Cross, Blue Cross will be running a report on any claims done in 2011 that exceeded the old cap and issuing cheques for the difference (if the amount was not already covered by another plan). This will take around a month to complete so be patient.

How does the Laser Surgery coverage work?

First item to note is to make sure to keep a copy of your receipt

This coverage is not in addition to the current eyewear coverage. You still have a total coverage of \$250 in a 2 year period for eyewear and laser eye surgery combined.

The coverage will work exactly the same as eyewear coverage in that you are allowed \$250 every two calendar years. The difference is that you will be able to resubmit your receipt up to 2 additional times for a total of \$750. To get the full \$750 you will need to have your current \$250 available. You can then make 2 more submissions beginning in the next two year period. It will take roughly 4 years from your first submission to get the full coverage of this benefit.

How did the Blue Cross Committee determine the changes?

There were several different angles the committee came from in making these changes. The result was a mixture of different changes obtaining our main goals as follows:

- Have the benefit enhancements apply to as many members as possible
- Implement fixes where we felt there were shortcomings and/or problem areas in the plan
- Approach the benefits with a “preventative maintenance” mentality in that members doing the basics up front can lead to overall health improvements.
- Use the survey results as a basis for the changes we made

Explanation of Benefit Changes

Basic Dental: Increase to Basic Dental coverage from 70% to 75%.

This change falls under what we consider preventative maintenance. Dental checkups and cleanings fall in this category. Every member of our plan will benefit from this change.

Basic Dental: Enamel Coloured Fillings will now be covered for the full percentage covered by the Basic Dental plan (75%).

At one time enamel fillings were considered cosmetic and because of their higher cost, they were not covered at the full percentage laid out by the plan. Instead they were only covered at the same rate that a silver filling would have cost. Today, enamel coloured is the standard filling type which pretty much all dentists use. Some dentists don't even offer silver anymore. The issue is that the price continues to remain higher than its silver counterpart. Many members have been caught by surprise by this as it really isn't mentioned in our plan documentation. To remedy this, we are implementing a fix that will now cover this item at the full 75% rate.

Prescription Drugs: Increase of cap amount from \$500 to \$700.

We understand that the cap on this area is quite low especially compared to other benefit plans and that prescription drugs are very costly to our membership. There is an issue though that even small changes to this area cause large increases to our costs. We have chosen for a small increase so the members at least get an additional benefit without increasing our costs beyond what we can support.

Vision Care: Increase coverage of Eye Exam from \$80 to \$100 every two calendar years

This is another one of the preventative maintenance items which every plan member can use. Even if you don't wear glasses, having a regular eye exam is important as you will not only catch eye problems earlier, but also other potential health problems as well.

Vision Care: Addition of Laser Surgery coverage under our current Eyewear coverage up to maximum of \$750 over the current two year period and the next two, two year periods

Due to its cost, we wanted to cover the Laser Eye Surgery for a higher amount than the current eye coverage would allow without increasing expenses. We also didn't want people to come in, work for one or two years, and then walk away having obtained a substantial benefit at the cost of the longer term members. It will take roughly 4 years from your first submission to get the full coverage of this benefit. This method ensures the employee is a member of the plan for at set period of time in order to obtain the full benefit.