

Retiree Benefit Newsletter

November 30, 2018

PACIFIC BLUE CROSS ANNUAL REVIEW

We met with our new Dehoney Account Manager, Amanda Pineo on November 6th for our annual review.

The TRIUMF Retiree Plan (Extended Health & Dental Care) underwritten by Pacific Blue Cross renews December 1, 2018. Our renewal analysis and twelve-month review of the plan operation follows. Both the Extended Health (EHC) and Dental Care benefit lines performed well and achieved results below the carrier's Target Loss Ratio. As such, the renewal results in an overall premium savings of 2%.

PACIFIC BLUE CROSS PREMIUMS EFFECTIVE DEC 1st, 2018

Effective December 1, 2018, Premiums for PBC Extended Health & Dental Benefit will be changed as follow:

NEW RATES: DEC 1, 2018

DENTAL

	Current	Dec 1st, 2018
Single	\$51.32	\$50.29
Couple	\$105.24	\$103.14
Family	\$147.30	\$144.35





EXTENDED HEALTH

Under Age 70	Current	Dec 1st, 2018
Single	\$75.42	\$73.91
Couple	\$149.44	\$146.46
Family	\$193.45	\$189.54

Age 70 & Over	Current	Dec 1st, 2018
Single	\$86.10	\$84.41
Couple	\$173.82	\$170.39
Family	\$217.84	\$213.44

As per our coverage survey earlier this year, we concluded that there will be no changes on our current coverage based on results received online and by mail. We will again conduct another survey in the next two to three years.

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MSP PREMIUM

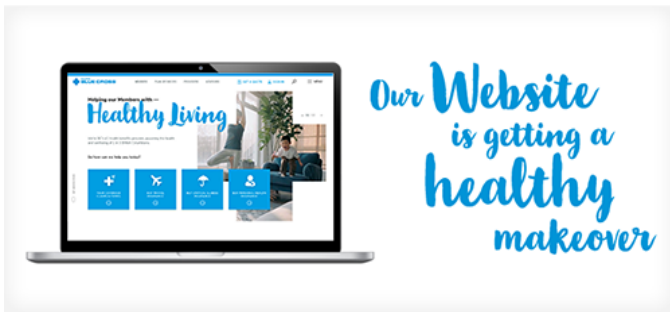
In January 1, 2018, Medical Services Plan (MSP) premiums was reduced by 50 percent for all British Columbians. Until we heard from MSP, premium rates will remain the same. MSP premium rates will be determined by the number of adults on an MSP account (the MSP account holder and, if applicable, a spouse). There will be no premiums for children under the age of 19 years, or for dependents older than 18 and younger than 25 years of age, in full time attendance at a recognized post-secondary institution and supported by a parent or person who stands in place of the person's parent.

Premiums rates will be as follows for those individuals whose combined net income is over \$42k:

- 1) \$37.50 for one adult
- 2) \$75.00 for two adults in a family

Full Regular Premium Assistance will be available for a beneficiary (and spouse, if applicable) with a combined adjusted net income of \$24,000 or less. Other levels of Regular Premium Assistance will be available as well with a combined adjusted net income of \$42,000 or less. If you believe you may have qualified for assistance in recent years but didn't make application, Regular Premium Assistance may be provided retroactively to a maximum of six years from the date on which a request is received. Full details of the 2018 changes can be found online by clicking on the link below:

What's New for Members



The updated Pacific Blue Cross website gives Members the features they are already familiar with, redesigned for an enhanced online experience. A few highlights:

- Members can stay connected to their Pacific Blue Cross service while at home or on the go as the new site includes a fully responsive design for optimal viewing on desktop, tablet or mobile.
- The new Member Profile features all the functionality Members currently enjoy from CARESnet, including the same log in process, but now with easier access to their coverage details and options for fast and easy claims.
- A new Benefits Summary Page allows Members to quickly and easily find information on healthy service, savings and coverage.

Visit pac.bluecross.ca to see these changes for yourself.

