



MEMO
March 5, 2015

TO: Mayor/Chair and Council/Board
CC: Benefits Administrator

FROM: Anna-Maria Wijesinghe
Manager, Member and Association Services

RE: **Group Insurance For Elected Officials**

This is a follow-up to the memo sent on November 3rd, 2014 regarding group benefits for elected officials. In the past, following local government elections, UBCM have offered group insurance benefits to elected officials.

Enrollment for benefits must be within four (4) months following the election, or change in insured status, therefore the **deadline is March 31, 2015**. Just a note that enrollment in the UBCM Group Benefit Plan must be for the full term of office, this is to protect against abuse of the Plan.

COVERAGE OFFERED TO ELECTED OFFICIALS

The following is information and procedures for enrollment in the UBCM Group Benefits Plan, which is offered by our current carrier, Pacific Blue Cross/ BC Life.

A) Available Benefits

Elected officials who meet the eligibility requirements may now participate in the following benefits:

- Extended Health Care
- Dental
- Employee and Family Assistance Plan (EFAP)
- Optional Life Insurance
- Optional Accidental Death and Dismemberment

B) Eligibility

There must be a minimum of three (3) elected official applicants in your local government to enroll. Applications made by local governments that **do not currently** have their staff benefit plans under the UBCM Group Benefits Plan may be reviewed.

C) **Benefit Provisions & Costs**

1. **Extended Health and Dental**

For those local governments with existing staff contracts with us, the elected officials will be added **as a separate class to your existing contract/policy**.

You will need to fill out the attached group enrollment form so we can make the necessary amendments to your contract. The changes are needed to address the definition of employee and eligibility (hours of work), which are standard components of any group benefit contract (this change is needed as elected officials are not normally classified as "employees" nor do they work standard weekly hours).

If you provide benefits to your non-union staff through the UBCM Group Benefits Plan, you have the option to provide your elected officials with the **same** benefits or plan design that you provide to your non-union staff for Extended Health, EFAP and Dental (excluding Group Life, Dependent Life, Accidental Death and Dismemberment, Short Term and Long Term Disability, and Critical Illness). Under this approach, the existing group rates for the non-union staff plan would apply.

If you do not have staff benefits under the UBCM Group Benefits Plan, or you do not wish to provide the same level of benefits to Elected Officials, then you can choose a standard package. The standard package cost and benefit limits include:

- Extended Health:
 - ❖ 80% reimbursement of eligible expenses
 - ❖ Lifetime maximum of \$50,000
 - ❖ \$25.00 per year single or family deductible
 - ❖ Premium of **\$37.89** per month for single coverage and **\$85.25** per month for family coverage
- Dental:
 - ❖ 80% reimbursement of Plan A "Routine" expenses
 - ❖ 50% reimbursement of Plan B "Major Restorative" expenses
 - ❖ No annual maximum on Plan A or B
 - ❖ Premium of **\$46.48** per month for single coverage and **\$120.59** per month for family coverage
- Employee and Family Assistance Plan:
 - ❖ Premium of \$4.50 per month for single coverage and family coverage
 - ❖ Employee and Family Assistance plan, delivered through a partner, Shepell•fgi – Shepell•fgi's WorkLife Solutions & Well Being services provide telephone assessment, consultation, resources, support, advice and coaching on a full range of issues faced by individuals, parents, families, teens and young adults throughout their lives.
 - ❖ http://www.pac.bluecross.ca/pdf-bin/info/0601.01.012_EFAP.pdf

2. Optional Life Insurance

Optional Group Life may be purchased in multiples of \$10,000 or \$25,000. However, only one multiple can be chosen and will apply to everyone in the group purchasing the optional group life coverage. **A rate sheet is attached.**

3. Optional Accidental Death & Dismemberment (AD&D)

BC Life's Optional Accidental Death & Dismemberment provides added financial security should one be faced with accidental death, accidental dismemberment of part or all of a limb, or loss of sight, hearing or speech. This benefit would pay an additional amount equal to the Optional Group Life Insurance benefit in the event of death and fractions of the total benefit for other loss or dismemberment.

The monthly cost of this benefit is \$0.055 per \$1,000 of coverage.

It would be our preference that the payment of premiums follows the same structure as your non-union staff plans. That is, if your non-union staff plans are 100% employer paid then that arrangement should continue for Elected Officials, understanding that each local government may have different policies.

D) Enrollment

Once you have three Elected Officials, then all enrolled accredited members must register as a group and choose the following combinations of coverage:

- Option 1. Extended health/dental benefits (must make application for both)
- Option 2. Extended health/dental benefits and Employee and Family Assistance Plan (must make application for all three)
- Option 3. Either the optional life and/or optional accidental death and dismemberment benefits (applications can be made independent of one another)
- Option 4. A combination of option (1) and (3)
- Option 5. A combination of option (2) and (3)

Enrollment for benefits must be within four (4) months of appointment to council, therefore, the **deadline for enrollment is March 31, 2015**. Failure to apply within the required timeline will elicit PBC late-applicant rules (which may include providing evidence of insurability, back-billing of premiums, and/or coverage restrictions). We strongly recommended having all elected officials who do not wish to participate complete the enclosed waiver of group benefits form to indicate the benefits have been offered to them.

Enrollment in the UBCM Group Benefit Plan must be for the **full term of office**; this is to protect against abuse of the Plan.

To join, regardless if you are already covered under the UBCM Group Benefits plan, please fill out the applicable attached forms:

- 1. Application for Group Benefits; and/or
- 2. For optional life - "Application for Optional Life"
- 3. For optional AD&D - "Voluntary Accidental Death & Dismemberment"

When the forms are completed please attach all the documents and include a covering letter summarizing the elected officials that are applying for these benefits.

Please forward all completed forms to:

Elected Officials' Benefits
Annie Ni, Account Executive, PBC
c/o Anna-Maria Wijesinghe
Union of BC Municipalities
Suite 60 – 10551 Shellbridge Way
Richmond, B.C. V6X 2W9

For further details regarding coverage or if your local government is not covered under the UBCM Group Benefits Plan, please contact:

Annie Ni, Account Executive
Ph: +1 604.419.2434
Email: ani@pac.bluecross.ca

If you are not currently with the UBCM Group Benefits Plan, we would encourage you to request a quote. We can provide you with available savings on costs, as well as the other advantages of participation that many local government staff are already enjoying!

E) Retiring Council Members or Elected Officials Not In Office

Please note that retiring council members or elected officials not currently in office should **not** remain on your benefits plans. You must inform Pacific Blue Cross/BC Life that coverage is to be terminated. **The effective date of termination will be at the end of December.** Retiring council members and elected officials no longer in office have the option of converting to individual policies (within 60 days for PBC benefits and 31 days for BC Life).

For information on individual **health and dental benefits** available to those members (retiring councillors or retiring officials), we would encourage you to provide the following link: <http://www.pac.bluecross.ca/individual/> Conversion options are available for 60 days.

Those retiring council members and elected officials wishing to convert to an individual life insurance policy, have the option of converting to **benefits with BC Life**. This can be done without the need for medical evidence, providing this is within **31 days** after terminating the group coverage and if they are under the age of 65. For more information regarding conversion, members may contact BC Life at:

Claims Services, British Columbia Life & Casualty Company
PO Box 7000, Vancouver, BC V6B 4E1
Email: BCLClaimsServices@pac.bluecross.ca