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# Changes to Health Benefits

JANUARY 2025

# Changes to Health Benefits

## ▶ Benefit Service Time Requirements

- Effective January 1, 2025, the service time requirements for dental, ortho and laser vision will be removed. **The result of this change is that all active employees will have the same benefits.**
  - Employees with less than one year of regular denominational employment are not covered for Type C services (Major Restorative Care: crown, bridge etc), and orthodontia services.
  - Employees with less than four years of full-time denominational service, the maximum annual reportable expense is reduced as outlined in the Schedule of Benefits.
  - The limits of coverage of Orthodontia increase following the completion of four years of full-time denominational service.
  - Employees and their eligible dependents must have two continuous years participation in the plan to be eligible for Laser Vision correction.

# Changes to Health Benefits

## ▶ Spousal Buy-in Threshold

- Effective January 1, 2025, the spousal buy-in threshold will increase from \$40,000 to \$45,000. Spouses who earn less than \$45,000 gross income per year can be covered under HBA at no cost.

## ▶ Spousal Buy-in Cost

- Effective January 1, 2025, the cost for the spousal buy-in is being reduced from 100% to 50% of the employee fee. The spousal buy-in cost will decrease to \$136 per month.

# Changes to Health Benefits

## ▶ Wellness Benefits

- Effective January 1, 2025, the vitamin and supplement benefit for non-prescription drugs will be eliminated and incorporated with the Wellness Spending Account.
- The Wellness Spending Account will increase from \$300 to \$400 per year.

# Changes to Health Benefits

## ▶ Paramedical Benefits

- As of January 1, 2025, the paramedical benefits will move from unit maximums to dollar maximums.
  - Counselling: from maximum of 30 visits per year to maximum of \$4,500 per year. However, the coverage is increased from 80% to 90%.
  - Massage Therapist: from 24 visits per year to maximum of \$1,200 per year. However, the coverage is increased from 50% to 65%.
  - Etc.

# Changes to Health Benefits

## ▶ Overage Dependent Supplemental Out of Country Travel Insurance.

- Effective February 1, 2025, the coverage for students attending school outside of Canada is increasing to 275 days. Due to this, HBA will no longer be offering supplemental coverage for students as it is not necessary.
- For all others the coverage duration remains the same at 60 days.

# Changes to Health Benefits

- ▶ Claims Processing – Moving to ClaimSecure.
  - Effective February 1, 2025, we will be transitioning claims processing from Health Benefits Administration to **ClaimSecure**.
  - What you need to do?
    - Look for your new ClaimSecure benefit card in the mail.
    - Once you receive your new card, register online at <https://eprofile.claimsucure.com/> and download the ClaimSecure App.

# Changes to Health Benefits

- ▶ Claims Processing – Moving to ClaimSecure.
  - What you need to do next?
    - Update your coverage information with your pharmacy, dental office, and any other direct pay service providers.
    - Attend a ClaimSecure orientation session in February, more information to come.
    - Call Health Benefits for assistance @ 905-433-0011 ext. 2075.

# Changes to Health Benefits

## ▶ Employee Assistance Program.

- You and your family are covered under our Employee Assistance Program (EAP) through **TELUS One** (formerly LifeWorks).
- This program provides access to counseling, financial, legal, and many other supports at no cost.
- You also have access to Perks which can save you money with specific discounts on products and gift cards.

# Changes to Health Benefits

## ▶ TELUS Virtual Care

- You and your family are covered by TELUS Virtual Care, providing you with 24/7 access to medical professionals.

<https://www.telushealth.com/vcportal> or download the app

## ▶ TELUS Virtual Pharmacy

- You and your covered dependents can save on your out-of-pocket costs by using this preferred pharmacy network for your prescription medications. <https://www.telus.com/en/health/virtual-pharmacy> or download the app