



### **Summary of Benefit Changes for CCFA Members**

\*Please note that starting January 1, 2016, the deductible will increase from \$25 to \$50 per individual or family per year.

#### *Starting January 1, 2016:*

- Paramedical services will be reimbursed \$10 per visit for the first five visits, rather than the first 12 visits, after which they will be reimbursed to the maximum amount allowable. This includes podiatry, chiropractic services, naturopathy, physiotherapy, and massage therapy.
- Clinical counsellors will be covered under the Psychological Services Plan
- Dental implants will be covered up to the cost of alternate treatment (i.e. bridges)
- Podiatry and naturopathy coverage will increase from \$200 up to \$400
- Speech therapy coverage will increase from \$100 to \$1000
- Registered psychologist and clinical counsellor coverage will increase from \$1200 to \$1500
- Hearing aid coverage of \$1000 will be available every three years

#### *Starting January 1, 2017:*

- Acupuncture coverage will increase from \$100 to \$300
- Vision care will increase from \$300 to \$500
- BC MSP Medical has been increased to:
  - Single: \$75
  - Family: \$150

#### *Starting January 1, 2018:*

- Term employees will be eligible for dental coverage with single or successive appointments of 50% or higher for two terms or three quarters, with premiums shared with the employer on a pro-rated basis. Up until that time, term employees will require 10 successive months of employment at 100% to get this benefit.