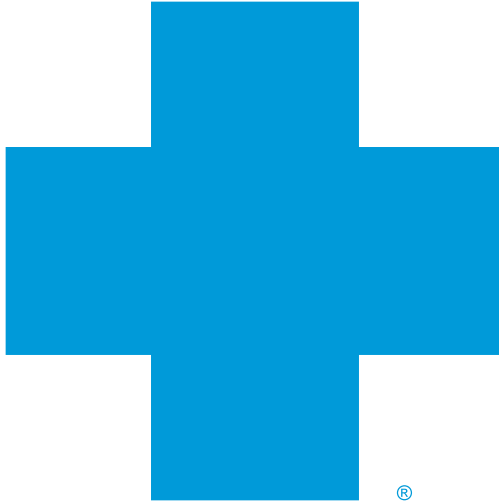


*Your  
Benefits*



WorkSafeBC  
Retiree Dental



<b>Group Name and Policy Number</b>
-------------------------------------

**WorkSafeBC**

**Retiree Voluntary Dental Plan**

**Policy Number 41086**

**Reissue Date: January 1, 2020**

## Introduction

This booklet contains information about your Group Benefits. Please keep it in a safe place. It is intended to summarize the principal features of your plan. All rights to benefits are governed by the Group Contract.

**The Group Policy contains a provision removing or restricting the right of the Member to designate persons to whom or for whose benefit insurance money is to be payable.**

**The Group Contract does not permit a Member or Dependent to designate a personal representative or a beneficiary to receive benefits.**

Defined terms are capitalized (e.g. Dependent). Pacific Blue Cross (PBC) is referred to as “we”, “us”, or “our” in this booklet. We will refer to you, the retiree/Member, as “you” or “your” in this booklet.

Pacific Blue Cross, the registered trade-name of PBC Health Benefits Society, is an independent licensee of the Canadian Association of Blue Cross Plans.

Coverage is provided through:

**Pacific Blue Cross**  
Dental Care

Please refer to the Table of Contents to help you locate the appropriate section in this booklet. If you require additional information, please contact your Plan Administrator.

## **Privacy Policy**

We have a Privacy Policy which governs our collection, use, and disclosure of personal information (including personal health information) about individuals who are Members or Dependents. The Privacy Policy requires us to keep such personal information confidential, but does permit use and disclosure of personal information in limited circumstances consistent with the proper administration of group benefit and insurance coverage plans.

A copy of our current Privacy Policy can be obtained from us on request and is also available on our website: [www.pac.bluecross.ca](http://www.pac.bluecross.ca). By participating in the group benefit and insurance plans, and submitting claims under those plans, you are consenting to the collection, use, and disclosure of your personal information pursuant to the terms of our Privacy Policy.

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## **Schedule of Benefits**

The Schedule of Benefits contains a brief summary of your benefits. Please refer to the appropriate page in this booklet for a more detailed benefit description.

<b>Dental Care</b>		
<i>Deductible</i>	No Deductible	
<i>Reimbursement</i>	<b>Plan A</b>	<b>Plan B</b>
		Basic Services
	80%	50%
<i>Frequency Plan Limits</i>	<b>Each Calendar Year</b>	<b>Each Calendar Year</b>
<i>Financial Limit Per Dependent Child</i>	\$1,500 Combined with Plan B	\$1,500 Combined with Plan A
<i>Financial Limit Per Member or Spouse</i>	\$1,500 Combined with Plan B	\$1,500 Combined with Plan A
<i>Dependent Children</i>	See definition of Dependent.	



## General Information

### Definitions

#### **Benefit amount**

means the reimbursement payable upon satisfaction of all conditions of the Contract.

#### **Benefit review**

means our process by which we evaluate or revise the coverage criteria for health products, services and supplies and/or health treatment options, drugs, and dental supplies, dental treatment options, and/or dental products.

#### **Coverage effective date**

means on the first day of the month after your coverage terminates under your Employer's Plan for active employees, provided your application and first monthly dental plan payment is received. The Coverage effective date is indicated on your ID card.

#### **Customary**

means usual or traditional and well-established charges for products, services or supplies and/or the use of products, services or supplies during the course of treatment for a medical condition which do not exceed the level made by Providers in the area where the treatment is incurred for a medical condition comparable in nature and severity to that being treated, and within the same geographical area.

#### **Dentist**

means a doctor of dentistry who is duly qualified and licensed to practice dentistry in the area where the service is provided. For the purposes of this booklet, Dentist may also mean dental specialist,

denturist, or dental hygienist, depending on the services each may provide.

**Dependent**

means any of the following persons for whom coverage is provided under this Plan:

- 1) one Spouse of the Member
- 2) any unmarried child, stepchild, legally adopted child, or legal ward (but not a foster child) who is under age 21 and financially dependent on you or your Spouse, and
- 3) under age 25 if the unmarried child is also in full-time attendance at a recognized educational institute, and
- 4) any unmarried disabled child of any age who is living with and is financially dependent on you and/or your Spouse and is incapable of self-sustaining employment. Disabled status is subject to approval by us. The Dependent must become disabled while covered as a Dependent under Clause 2 or 3 above.

You must be prepared to prove that an individual claimed as a Dependent falls within these requirements.

**Duplicate coverage**

means that you (and your Dependents) are eligible to claim certain benefits under more than 1 plan.

**Eligible expense**

means a charge for any service, supply and/or eligible drug included in this booklet as a benefit that:

- 1) subject to our Benefit review, and in our assessment is a Customary charge that is medically necessary for health care and maintenance, or to maintain or restore teeth, and
- 2) was ordered or referred by a Physician, Dentist, or Nurse practitioner, unless otherwise specified in the benefit description, and
- 3) is not a cost normally paid, in whole or in part, or provided by a Government plan or any other Provider of health coverage, and
- 4) was incurred while coverage is valid for the expense being claimed. An expense is "incurred" on the date the service is provided or the supply is received, and
- 5) is provided by a Practitioner or Provider approved by us.

It does not include any payment to a pharmacy or a Practitioner, demanded or received by balanced billing, extra billing, or extra charging, which represents an amount in excess of the schedule of costs prescribed by the Government plan or in any PBC Provider agreement. Provincial/territorial plans low cost alternative and reference drug programs will not be applied unless specified in this booklet.

### **Enrolment grace period**

#### **Option 1**

means upon your retirement from active employment and termination of coverage under WorkSafeBC's Plan for active employees. Late applicants are not eligible for coverage.

#### **Option 2**

means upon applying for benefits under the WorkSafeBC pension plan, deferred retirees have the one time option to enrol within 31 days of notification from WorkSafeBC.

### **Fee guide**

means the Canadian provincial/territorial dental Fee guide that contains dental services and fees in effect on the date the dental services are performed

### **Fee schedule**

means Schedule 1 of the Pacific Blue Cross Fee schedule that contains eligible dental services, financial limits, treatment frequencies, and fees in effect on the date the dental services are performed.

### **Government plan**

means the health, drug, and dental benefit coverage that Canadian federal, provincial and/or territorial governments provide for their residents.

### **Life event**

means a marriage, divorce, or legal separation, birth or adoption of a child, or a change in the eligibility of a Dependent.

### **Member**

means an employee or other person who has coverage under the Contract.

**Physician**

means a person legally licensed, certified, or registered to practice medicine and/or surgery, by the appropriate licensing, certification, or registration authority in the jurisdiction where the care or services are provided and acting within the scope of that license. Where no such authority exists, the person has a certificate of competency from the professional provincial/territorial or national body, which establishes standards of competence and conduct for Physicians. This excludes a Physician residing with or related to you or your Dependent. We reserve the right to refuse the service, medical supply, or equipment from the Physician based on ineligibility, or based on the Physician's qualifications or conduct.

**Practitioner**

means a person legally licensed, certified, or registered to practice a profession by the appropriate licensing, certification, or registration authority in the jurisdiction where the care or services are provided and acting within the scope of that license. Where no such authority exists, the person has a certificate of competency from the professional provincial/territorial or national body, which establishes standards of competence and conduct for that profession. This excludes a Practitioner residing with or related to you or your Dependent. We reserve the right to refuse the service, medical supply, or equipment from the Practitioner based on ineligibility, or based on the Practitioner's qualifications or conduct.

**Provider**

means a person, group, or other entity currently licensed, certified, or registered to provide an eligible service, medical supply, or equipment by the appropriate licensing, certification, or registration authority in the jurisdiction where the services or equipment are provided or, where no such authority exists, has a certificate of competency from the professional body which establishes standards of competence and conduct for the profession, and is acting within the scope of that license. This excludes a Provider related to or residing with you or your Dependent. We reserve the right to refuse the service, medical supply or equipment from the Provider based on ineligibility, or based on the Provider's qualifications or conduct.

## **Spouse**

means your legal Spouse or a person who has been living with you in a common-law relationship for at least one full year and who is publicly represented as your Spouse at the time of retirement.

## **Member Information/Access to Records**

- 1) Each Member who becomes insured under the Group Contract/Policy must receive an ID card if covered for Extended Health Care and/or Dental Care, and for all benefits a booklet outlining the benefits, the circumstances under which the insurance terminates, and the rights of the Member upon termination of the insurance. We will not be liable or responsible for errors or omissions, which occur when; our booklet is altered in any way. A booklet issued to or held by a Member who, for any reason, is not entitled to insurance under the Group Contract/Policy, is not valid.
- 2) Only the Member and Dependent(s) are entitled to the benefits of this Contract/Policy. A Member's coverage may be suspended immediately, without notice, if that Member or a Member's Dependent assists an ineligible person to obtain, or attempt to obtain, benefits to which they are not entitled. The persons involved must repay any amounts obtained in this manner to us. Any other fraudulent action by a Member or Dependent to obtain or attempt to obtain benefits will have similar consequences.
- 3) Use of an ID card by a person who is not entitled to coverage may result in prosecution of that person.
- 4) The terms of the Group Contract/Policy govern if they conflict with the information in a booklet.
- 5) Upon request, and at no charge to the Member, we will provide the Member with 1 copy of:
  - a) the Member's application for coverage
  - b) the current Contract/Policy
  - c) any written statement or other record provided to us as evidence of insurability of the Member.
- 6) A Member's access to the documents identified in clause 5 extends only to relevant information about a claim under the Group Contract/Policy or denial of such a claim.

- 7) A Member's access to the documents identified in clause 5 is subject to the *Personal Information Protection Act* and to the *Insurance Act* and their Regulations.

## **Effective Date of Coverage and Enrolment**

If you are eligible for coverage, you must complete an application form and it must be submitted upon retirement.

You may only apply for eligible Dependent coverage (when applicable), on the same date you apply for your own coverage.

All Members and Dependents are required to remain enrolled under this Plan for a minimum of 12 months from your coverage effective date.

Provided you and your Plan Administrator have complied with our enrolment rules, your coverage effective date is shown on our website at [www.pac.bluecross.ca/member](http://www.pac.bluecross.ca/member) or from your Plan Administrator.

Should you require additional information about when your coverage starts, please contact your Plan Administrator.

Late applications will not be accepted.

## **Beneficiary**

This plan does not permit you or your Dependents to designate a personal representative or a beneficiary to receive benefits. Any Benefit amount owing will be paid to your estate or to you for a deceased Dependent.

## Identification (ID) Cards

We will issue identification (ID) cards for distribution by your Plan Administrator.

You may be asked to substantiate that an individual you claim as a Dependent meets the definition of Dependent for your group.

## Claims

- 1) All claims must be submitted to us in English.
- 2) We pay eligible claims when we receive all the required information within the required **time limits**. We encourage you to become familiar with the time periods allowed for claiming benefits. Under the Claims sections, we fully describe the claiming deadlines for each benefit. No payment will be made if we receive your claim after the time limits described in this booklet.
- 3) We may reject your claim if sufficient information is not provided to enable a full assessment of the claim, or if an attempt is made, except through unintentional error, to make an excessive claim, or if a claim is made for a person who is not entitled, or if any Group Contract/Policy exclusion applies.
- 4) The necessary claim forms are available from your Dentist or on our website at [www.pac.bluecross.ca/member](http://www.pac.bluecross.ca/member)
- 5) The exchange rate on foreign currency is payable at the rate quoted by selected Canadian financial institutions for the date on which the expense was paid. Fluctuations in exchange rates are not our responsibility.

## Duplicate Coverage

If you and your Spouse are eligible for Member coverage through the same employer, please check with your Plan Administrator to see if Duplicate coverage is allowed for dental benefits.

If you and your Spouse have coverage through different employers and you are both enrolled for similar benefits, Duplicate coverage is allowed.

If you are eligible for Duplicate coverage, you and your family should discuss both plans (and what portion of the benefits you pay) to determine whether it is to your advantage to enrol under more than 1 plan.

Your Plan Administrator will advise you if you are eligible to waive certain benefits under this group plan.

## **Coordination of Benefits**

If Duplicate coverage is allowed, we pay claims based on the rules of the Canadian Life and Health Insurance Association guidelines. They are:

- 1) The Member is always the primary claimant. The Spouse is always the secondary claimant.
- 2) Dependent children are always covered primarily under the parent who has the earliest birthdate in the year (month and day).
- 3) In situations of separation or divorce, the following order applies:
  - a) the plan of the parent with custody of the child
  - b) the plan of the Spouse of the parent with custody of the child
  - c) the plan of the parent not having custody of the child
  - d) the plan of the Spouse of the parent in c) above.
- 4) Total reimbursement shall never exceed 100% of the Eligible expenses.

## **General Exclusions**

- 1) We will not be liable for any portion of an expense for which you or your Dependent is entitled to reimbursement:
  - a) under any other group or individual benefit plan or insurance policy, or
  - b) due to the legal liability of any other party.



- 2) In no event will benefits be payable for expenses resulting directly or indirectly from, or in any manner or degree associated with, any of the following:
- a) war, whether declared or undeclared, or any act of war, or participation in a riot, insurrection, or civil commotion
  - b) suicide or any self-inflicted injury, whether intentional or unintentional, sustained while travelling outside the normal province/territory of residence
  - c) active duty in the military forces of any nation or international organization, or in any civilian noncombatant unit which serves with such forces in combat
  - d) a direct or indirect attempt at, or commission of, an indictable offense under the Criminal Code of Canada or similar law of any other country
  - e) false pretences or fraudulent misrepresentation
  - f) any injury, illness, or condition for which care is provided or may be provided or available without cost by public authorities or by a tax-supported agency, including preventive treatment and services available under any Workers' Compensation Act or similar plan.

## **Legal Action**

Every action or proceeding against us for the recovery of benefits payable under the Group Contract/Policy is absolutely barred unless commenced within the time set out in the *Insurance Act*.

## **Termination of Coverage**

Generally, your coverage (and any Dependent coverage) terminates if you are no longer a Canadian resident, or if the group plan terminates, etc. For further details on termination of coverage, please have your Plan Administrator refer to the Group Contract.

## Right of Recovery

You are financially responsible for any claims paid by us on your or your Dependent's behalf after coverage is terminated from your employer's benefit plan. You agree to reimburse us for these payments upon receipt of our invoice.

## Survivor Benefit

**The Survivor Benefit is available if you selected the joint life and last survivor pension option.**

If you die while covered under this plan, coverage for your Dependents will continue until the earliest of the following occurs:

- 1) the date your spouse remarries
- 2) the date your Dependent ceases to be a Dependent other than as a result of your death
- 3) the date the Contract is terminated
- 4) the date your Dependent becomes eligible for coverage under a similar group plan.

## Conversion to an Individual Plan

Should your group coverage terminate for any reason, you may purchase an individual plan from Pacific Blue Cross if you live in British Columbia, or an individual plan offered by your local Blue Cross organization if you live elsewhere in Canada.

To convert coverage you must ensure that your application and full payment is received by us or Blue Cross within 60 days of the date your group plan terminates. To be eligible to convert, you must have had coverage under a group plan with the same benefits for at least 6 months. Coverage will become effective immediately after your group coverage terminates.

If you qualify for one of our individual plans under the conversion option, we will waive the Pre-existing condition contained in the individual plan.

**Pre-existing condition**

means any illness or condition for which you receive medical attention, consultation, diagnosis, or treatment in the 12 month period before you apply for the individual plan.

Call our Individual Products Department at 604 419-2000 for an application form.

If you are converting to an individual plan offered by Blue Cross, contact your local Blue Cross organization for full details before your group coverage terminates.

**Individual Travel Benefits**

Individual coverage is also available from us. Call 604 419-2000 or 1 877 PAC-BLUE (722-2583) outside the Lower Mainland for information.

**Member Profile**

Your Pacific Blue Cross Member Profile is an online service that offers convenient and secure access to your benefit information 24 hours a day. Once logged in you will be able to make and track online claims, get information on benefit coverage and downloadable claim forms. To login, visit: [www.pac.bluecross.ca/member/](http://www.pac.bluecross.ca/member/)

## **Payment of Benefits**

- 1) We pay benefits based on dental services, financial limits and treatment frequencies in the Fee schedule. We apply Customary limits to fee items as applicable.
- 2) We apply the reimbursement percentage shown in the *Schedule of Benefits* to the fees shown in the Fee schedule/Fee guide as follows:
  - a) for services performed in British Columbia or outside Canada, if your province of residence is British Columbia — the fees in the Fee schedule
  - b) for services performed in Canada but outside British Columbia —the fees in the Fee guide in the province/territory of service
  - c) for services performed outside Canada if your province/territory of residence is not British Columbia—the fees in the Fee guide in your province/territory of residence.
- 3) Fees in excess of the amount shown in the applicable Fee schedule/Fee guide will be your responsibility.

## **Plan A – Basic Preventive & Restorative Services**

Plan A covers services for the care and maintenance of teeth, including procedures to restore teeth to natural or normal function. Eligible expenses per person include, but are not limited to, the basic services shown below.

- 1) Diagnostic services
  - a) examinations:
    - i) complete – provided we have not paid for any other exam by the same Dentist in the past 6 months – 1 per 3 year period
    - ii) recall – 1 per 9 month period
    - iii) specific – 2 per calendar year
    - iv) consultations (as a separate appointment)
  - b) x-rays
    - i) diagnostic
    - ii) panoramic – 1 per 36 month period
    - iii) complete mouth series – 1 per 36 month periodAll x-rays combined shall not exceed the dollar limit for a complete mouth series.
  - c) diagnostic models – 1 set per calendar year.
- 2) Preventive services
  - a) scaling
  - b) polishing – 1 per 9 month period
  - c) topical application of fluoride – 1 per 9 month period
  - d) fixed space maintainers
  - e) preventive restorative resins and pit and fissure sealants – combined limit of 1 per tooth in a 2 year period. No age limit.
- 3) Restorative services
  - a) fillings to restore tooth surfaces broken down as a result of decay – limited to a dollar amount equal to a 5 surface filling per tooth in a 2 year period:
    - i) amalgam (silver coloured) fillings
    - ii) composite (tooth coloured) fillings on permanent front (anterior and bicuspid) teeth onlyOn permanent posterior (molar) teeth and all primary teeth, we pay the bonded amalgam rate for composite fillings.
  - b) metal prefabricated restorations on primary and permanent teeth – once per tooth in a 2 year period.
- 4) Endodontics – for the treatment of diseases of the pulp chamber and pulp canal including, but not limited to root canals – 1 per tooth in a 5 year period.

- 5) Periodontics – for the treatment of diseases of the soft tissue (gum) and bone surrounding and supporting the teeth, excluding bone and tissue grafts, but including the following:
  - a) occlusal adjustment and recontouring – a combined yearly limit shown in our Fee schedule
  - b) root planing
  - c) gingival curettage – 1 per sextant in a 5 year period
  - d) osseous surgery – 1 per sextant in a 5 year period
  - e) bruxing guards – 2 appliances in a 5 year period (no benefit is payable for the replacement of lost, broken, or stolen bruxing guards).
  
- 6) Prosthetic repairs
  - a) removal, repairs, and recementation of fixed appliances
  - b) rebase and relin of removable appliances – a combined limit of 1 per upper and 1 per lower prosthesis in a 2 year period
  - c) tissue conditioning – 2 per upper and 2 per lower prosthesis in a 5 year period
  - d) gold foil – only when used to repair existing gold restorations.
  
- 7) Surgical services
  - a) extractions
  - b) other routine oral surgical procedures
  - c) anesthesia in conjunction with surgery shall not exceed the dollar limit shown in our Fee schedule.

## **Plan B – Major Restorative Services**

You are eligible for Plan B services when your Dentist recommends replacement of your missing teeth, or reconstruction of your teeth (where basic restorative methods cannot be used satisfactorily).

Mounted x-rays and/or diagnostic casts may be required for our approval.

Plan B services include, but are not limited to, the following:

- 1) Prosthodontic Services
  - a) removable
    - i) complete upper and lower dentures
    - ii) partial upper and lower dentures
  - b) fixed bridges.
- 2) Restorative Services
  - a) inlays and onlays
  - b) veneers
  - c) crowns and related services.

#### Limitations

- 1) Only 1 major restorative service involving the same tooth will be covered in a 5 year period.
- 2) Crowns and fixed bridges on permanent posterior (molar) teeth are limited to the cost of the gold restoration.
- 3) Only 1 upper and 1 lower denture (complete or partial) is eligible in a 5 year period.
- 4) No benefit is payable for the replacement of lost, broken, or stolen dentures. Broken dentures may be repaired under Plan A.
- 5) Veneers, crowns, bridges, inlays, and onlays are subject to the conditions outlined in our Fee schedule. Where other material would suffice, you will be responsible for the difference between the cost of the chosen material and the cost of alternative material.

## **Emergency Treatment Outside Your Province/Territory of Residence**

You are entitled to the services of a Dentist if, while travelling or on vacation outside your province/territory of residence, you require emergency dental care. You will be reimbursed according to our Fee schedule. This will not apply to the services of a dental hygienist.

## Exclusions

The following are not Eligible expenses under your dental plan:

- 1) items not listed in our Fee schedule and fees in excess of those listed in the Fee schedule
- 2) charges for broken appointments, oral hygiene or nutritional instruction, completion of forms, written reports, communication costs, or charges for translating documents into English
- 3) orthodontics, unless dental Plan C has been added
- 4) procedures performed for congenital malformations or for purely cosmetic reasons
- 5) charges for drugs, pantographic tracings, and grafts
- 6) charges for implants and/or services performed in conjunction with implants, except as indicated in our Fee schedule
- 7) anesthesia not done in conjunction with surgery, and charges for facilities, equipment and supplies
- 8) charges for services related to the functioning or structure of the jaw, jaw muscles, or temporomandibular joint
- 9) incomplete or temporary procedures
- 10) recent duplication of services by the same or different Dentist
- 11) any extra procedure which would normally be included in the basic service performed
- 12) services or items which would not normally be provided, or for which no charge would be made, in the absence of dental benefits
- 13) any item not specifically included as a benefit
- 14) travel expenses incurred to obtain dental treatment.

## Claims

- 1) Present your ID card to your Dentist's office. It is important to ask if your dental benefits will cover the entire cost of your treatment. To avoid any misunderstanding, we suggest that your Dentist submit an outline of the proposed services to us **before you start treatment**. This is important especially when your Dentist is recommending extensive dental work. This will help you understand what portion of the Dentist's bill must be paid by you in the event that you wish to proceed with the treatment recommended by your Dentist.



- 2) We suggest that you submit claims within **90 days** of the completed date of services (earlier if possible). Failure to submit a claim within the 90 day limit will not invalidate the claim if it is submitted as soon as reasonably possible. However, in no event will we pay any claim or adjustment received later than **12 months** from the date the service is performed.
- 3) We require a separate claim form for each member of your family who has received dental services. Be sure to include the following information on the claim form:
  - a) name of the Dentist
  - b) name and birthdate of the person receiving the dental care
  - c) your policy and ID numbers (this information is on your ID card)
  - d) your home mailing address
  - e) whether you have coverage through another plan. Claims information regarding the other carrier is not retained on our files. If you or your Dependents are covered by 2 plans, your Dentist must complete 2 separate dental claim forms (1 for each plan). Incomplete claims will be returned for clarification.
- 4) Before your Dentist starts treatment, please ask them how billing is made. We may pay in either of 2 ways:
  - a) If you have paid your Dentist directly, we will reimburse you the Benefit amount when we receive:
    - i) a claim form signed by the patient that is either submitted with a receipt or is signed by the dental Provider showing the services performed and the fee charged, or
    - ii) an electronic claim showing the services performed and the fee charged. The dental Provider must have the consent of the patient on file to permit the disclosure of the patient's personal information between the Provider and Pacific Blue Cross.
  - b) For pay direct claims, we will pay the Benefit amount to the Dentist directly for services provided under this benefit plan when we receive:
    - i) a claim form showing the services performed and the fee charged, signed by the patient and the dental Provider, or
    - ii) an electronic claim showing the services performed and the fee charged. The dental Provider must have the consent of the patient on file to permit the disclosure of

the patient's personal information between the Provider and Pacific Blue Cross.

**Notes**

Ruled area for taking notes.





Local **604 419-2000**  
Toll-free **1 877 PAC-BLUE**  
Website **[pac.bluecross.ca](http://pac.bluecross.ca)**

Mailing Address  
**PO Box 7000**  
**Vancouver, BC V6B 4E1**

Street Address  
**4250 Canada Way**  
**Burnaby, BC V5G 4W6**

## *Fast, Easy, Claims.*



**Insta-Claim**



**Online**



**Mobile app**

**[pac.bluecross.ca/fasteasyclaims](http://pac.bluecross.ca/fasteasyclaims)**

