

## Article 46

### Article 46 - Medical, Extended Health and Dental Coverage, Long Term Disability and Group Life Insurance

Related Articles: 1.02, 11.02, 11.03, 11.04 (G) (4), 11.04 (G) (5), 14, 37.01, 51.02 (D), Appendix B, Appendix X, Memorandum Early Intervention Program

#### Interpretation Guidelines:

##### Summary:

1. Employers are required to provide eligible regular employees and their dependents (including common-law/same sex spouses) with Medical, Extended Health, Dental, Long Term Disability coverage and Group Life insurance.
2. Eligible casual employees may elect to enrol in certain of the health and welfare benefit plans pursuant to Article 11.04(H)(4).
3. The employer is required to pay 100% of the monthly premiums for all benefits for regular employees.
4. Casual employees can qualify for a benefit premium refund per Article 11.04(H)(b) or be enrolled in the benefits plans at the sole cost of the employer if serving in a temporary appointment per Article 11.04(5).

For detailed information about the benefits provided by the Extended Health, Dental, Long Term Disability, Group Life Insurance and Accidental Death and Dismemberment coverage, refer to the booklet provided by your employer called "Your Group Benefit Plan".

Please see the back of this manual for detailed information that includes information on how to apply for Long Term Disability and the process involved in a Duty to Accommodate.

#### Additional References:

#### Plan Information:

Pacific Blue Cross - Extended health and dental benefits plans (group benefit coverage is not guaranteed. Toll free number: 1-888-275-4672 Website: [www.pac.bluecross.ca/](http://www.pac.bluecross.ca/))

#### Healthcare Benefit Trust Administration Manual

The interpretations in this manual are provided on a *without prejudice, errors and omissions basis* to any position Unions in the Nurses' Association of Bargaining Agents may take in any arbitral proceeding or any other forum.

## Article 46

### Arbitration Awards:

*HEABC and NBA, July 11, 2003 (Dorsey)* - The Arbitrator ruled that when the Medical Services Plan (MSP) stopped paying for the first 12 paramedical visits, that the shortfall had to be picked up by the Extended Health Plan in order to meet the obligations of what was bargained. This decision was upheld by the LRB in December 10, 2003 (BCLRB - B423) when they rejected HEABC's application under Section 99 of the Labour Relations Code.