

# City of Calgary Local 255

*Employee presentation*

*September 2024*



# Agenda

- Your benefits
- Online member site
- Retirement
- Questions

Your benefits



# General information

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## Benefit year

- January - December

## Termination age

- Health & Dental - retirement
- Travel – age 70





# Prescription drugs

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## Drug coverage

- 100% pay direct
- \$5 dispensing fee maximum
- Generic pricing
- Special authorization drugs
- Drug lookup on member services site



# Extended health benefits

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## Health coverage

- 100% coverage
  - Foot orthotics
    - 1 pair per person maximum \$500 every benefit year
    - Requires Biomechanical Assessment & Fabrication Form and written order of physician or nurse practitioner



# Extended health benefits

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## Health coverage

- 100% coverage
  - Eye examinations
    - 1 per person every 24 months
    - Participants under 19 and over 64 not included, eye exams covered under provincial health care



# Extended health benefits

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## Health coverage

- Attending Physician's statement
  - \$150 per statement for Short Term Disability form completion





# Extended health benefits

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## Health coverage

- Sleep apnea devices
  - Physician's or Nurse Practitioner's written order
  - Apnea-Hypopnea Index 15+
  - Breathing monitor (CPAP)
    - 1 breathing monitor every 36 months
    - Accessories included
- Dental apnea appliance (silencer)
  - 1 dental apnea appliance every 36 months
  - Prescribing physician cannot be dentist



# Extended health benefits

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## Health coverage

- Sleep apnea devices: purchasing
  - You must have a Doctor or Nurse Practitioner's written order and a sleepy study with an index of 15 or greater
  - Items must be purchased from an eligible provider – check the delisted provider list in Member Services to ensure your provider is eligible
  - Reasonable and customary amounts for breathing monitors are up to \$2500
  - Claims can be made through the member site, members pay for the items and submit online



# Extended health benefits

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## Paramedical coverage - physiotherapy

- \$1000 per Participant each Benefit Year



# Extended health benefits

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## Paramedical coverage

- \$1000 per Participant each Benefit Year for Physiotherapist
- \$500 per Participant per practitioner for each Benefit Year
  - Acupuncturist
  - Chiropractor
  - Massage Therapist (physician written order required – helps manage plan costs)
  - Naturopath
  - Osteopath
  - Podiatrist/Chiropodist
  - Speech Language Pathologist





# Extended health benefits

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## Paramedical coverage – mental health

- \$1000 per Participant each Benefit Year for all of the following practitioners combined
  - Psychologist
  - Master of Social Work
  - Registered Social Worker
- Includes iCBT - interactive cognitive behavioral therapy

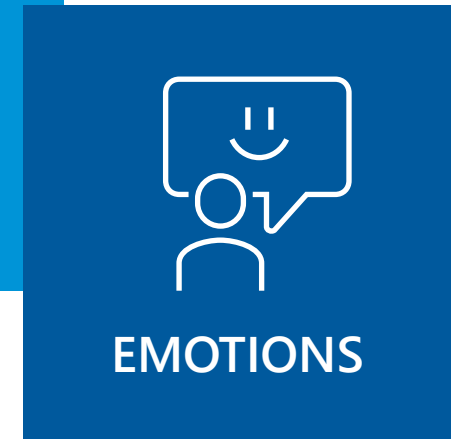




# Cognitive behavioural therapy (CBT)

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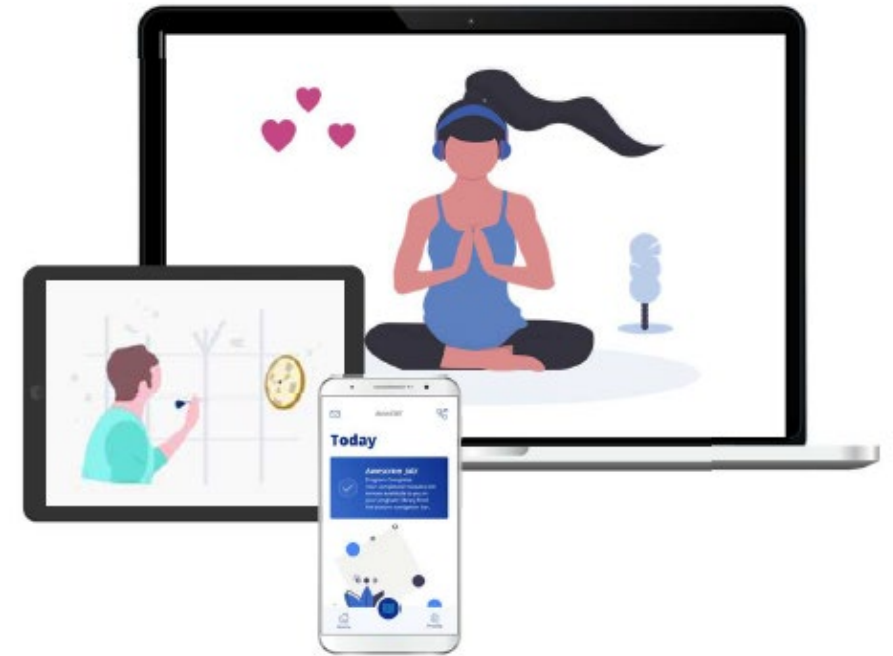
- CBT is the most effective and commonly used psychotherapy for a wide range of mental health concerns.
- CBT focuses on changing negative thoughts, emotions and attitudes into actionable ways to deal with emotional issues.



# iCBT: CBT through a digital platform

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iCBT is an internet-based CBT program, delivered through a robust digital platform, accessible from any device – smartphone, tablet, computer – with ongoing guidance from a therapist



**USERS ALSO HAVE ACCESS TO A  
24/7/365 CRISIS INTERVENTION LINE**

# Who is iCBT for?

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People experiencing symptoms of:

- Anxiety
- Depression or low mood
- PTSD
- Insomnia
- Trauma
- Panic
- Chronic Pain
- Grief and loss
- Alcohol Use
- Obsessive compulsive disorder (OCD)

*"I'm constantly feeling overwhelmed."*

*"It feels like I've lost control of everything."*

*"I just can't shake feeling down all the time."*

# Why use iCBT?

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## EFFECTIVE



Get the same clinical benefits of in-person therapy with iCBT

## ACCESSIBLE



Is a convenient way to get support from home – access through the iCBT app, using a smartphone or tablet, or on your computer through the web version

## SUPPORTED BY PROFESSIONAL THERAPISTS

All iCBT therapists are regulated health professionals



## CONVENIENT



Self-directed and self-paced program where progress is saved as you move through the modules that can be accessed from anywhere

## CONFIDENTIAL



Personal or identifiable information shared is confidential

# Extended health benefits

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## Paramedical coverage – mental health

- City of Calgary Employee Family Assistance Program
  - Online access instructions, including a brochure with instructions on how to create an account, available at <https://www.calgary.ca/employees/employee-family-assistance.html>
  - Toll free number: 1-877-700-1424 (24 hours, confidential)
  - Online access at [one.telushealth.com](https://one.telushealth.com) or download the app from [App Store](#) or [Google Play](#) (see account creation instructions on brochure at City of Calgary website)





# Travel

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## Travel benefits

- 90 Days coverage
- Coverage for travel outside province of residence (in and out of Canada)
- \$5,000,000 per person per incident

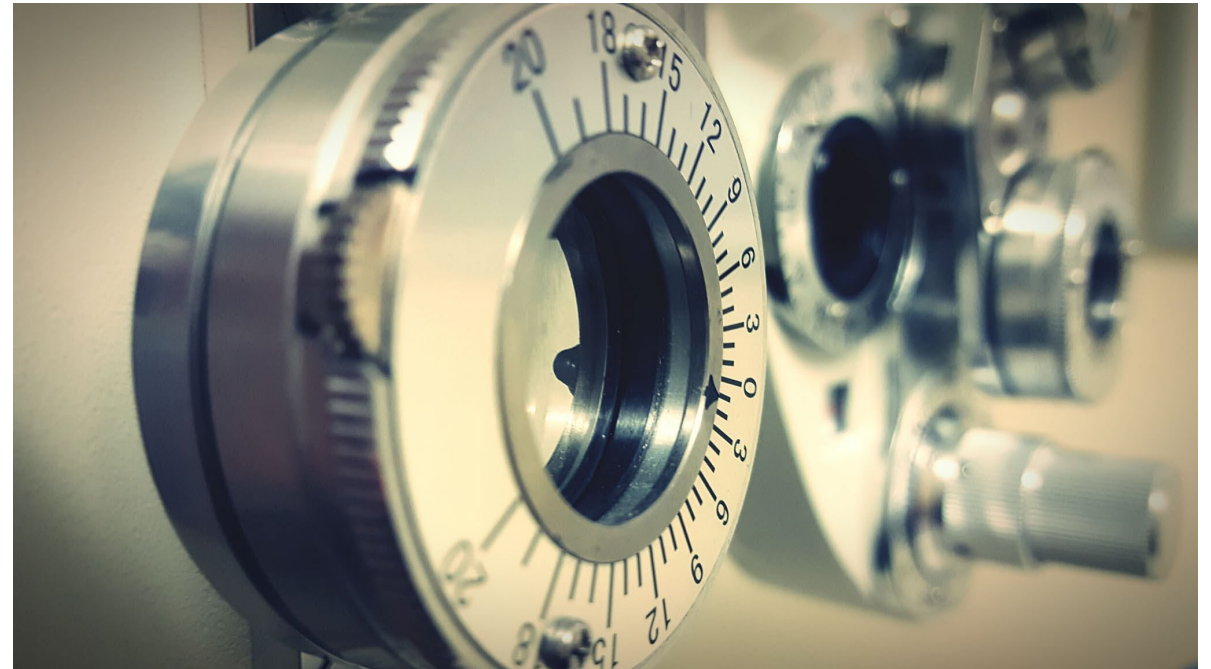


# Vision

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## Vision benefits

- \$400 per person
  - Adults every 24 months
  - Children under 14 years every 12 months
- Glasses, contact lenses, prescription sunglasses, laser eye surgery



# Dental benefits

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## Basic dental benefits

- 100% up to provincial fee guide
- \$1750 per person, per benefit year combined with extensive benefits
- Examinations, scaling, X-rays, fluoride, fillings, root canals, extractions
- Check dental fee guides and make sure you don't overpay





# Dental benefits

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## Extensive dental benefits

- 80% up to provincial fee guide
- \$1750 per person, per benefit year combined with basic benefits
- Crowns, bridges, implants, dentures - procedures with a lab component
- Pre-determination amount: \$800



# Dental benefits

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## Orthodontic dental benefits

- 50%
- \$2500 per person per lifetime
- Under age of 20
- Treatment plan required





# Adding individual benefits

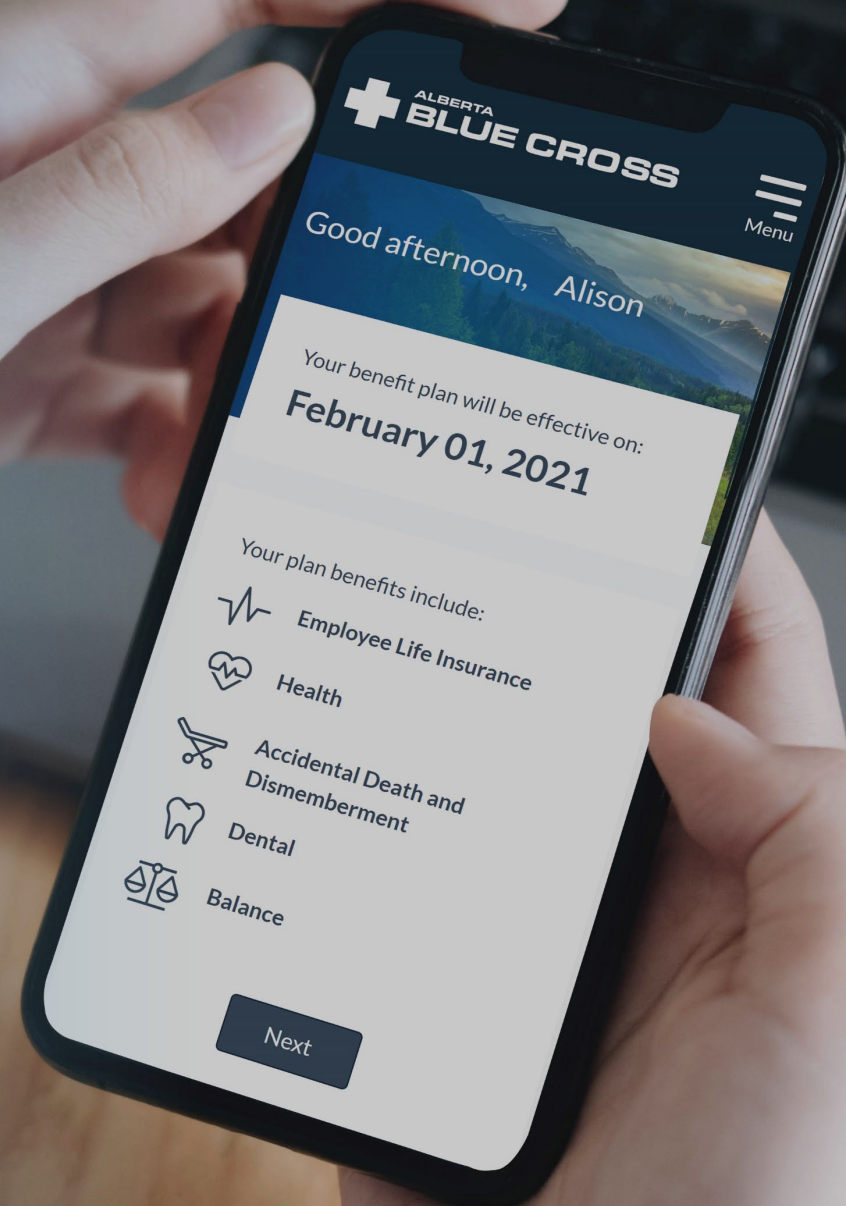
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- Looking to top up coverage for certain services?
- Can purchase individual benefit plans
- Keep in mind:
  - Cannot purchase dental only
  - Must be on the plan for 2 years before benefits like orthodontia are available
  - Costs can vary – an individual dental plan for two adults in their 40s and 2 children under 12 can range from \$284/ month to \$407/ month



# Online access

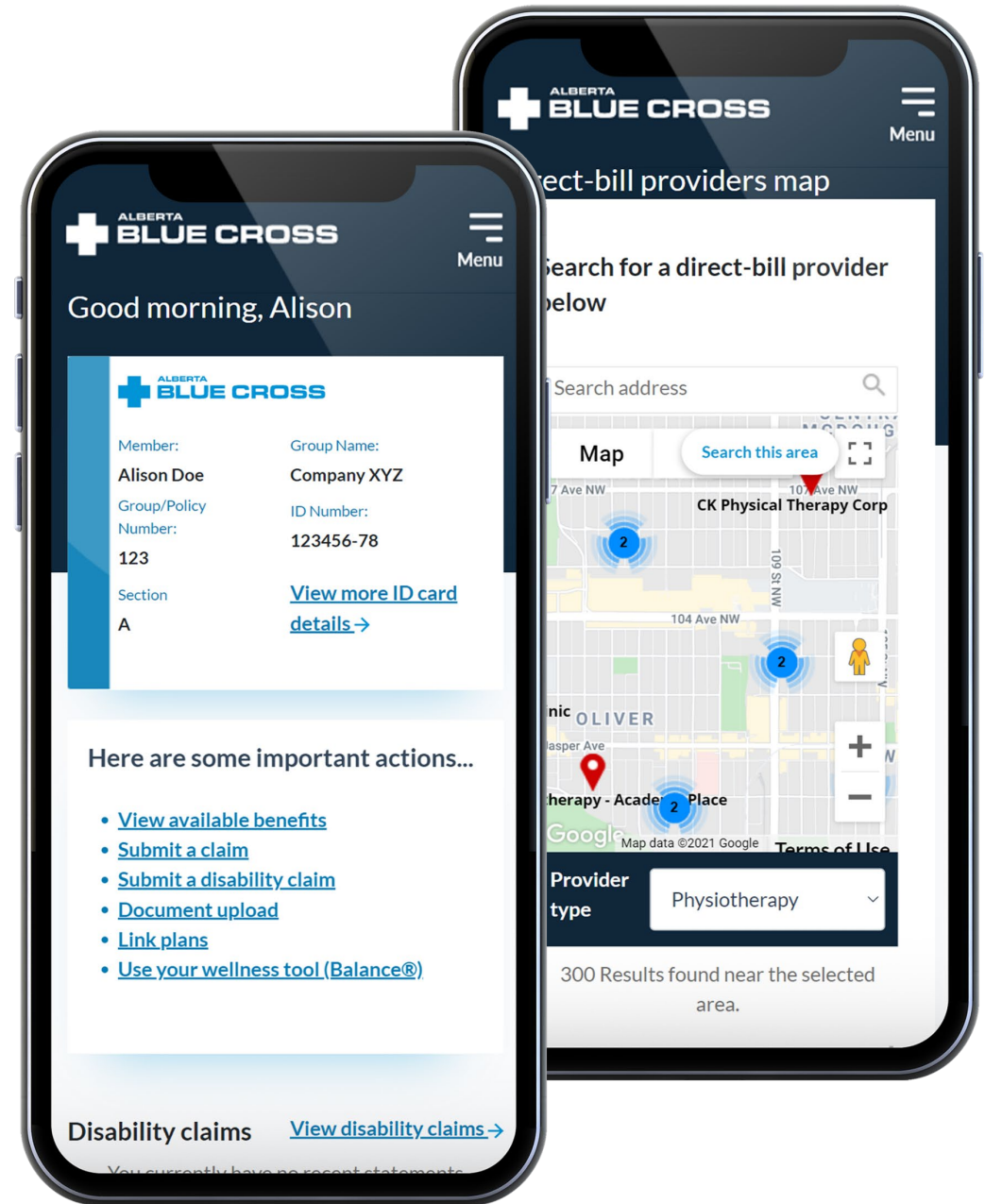
*Making it easy.*



# Assistance on the go

*With our mobile app and website, your employees can access benefit information and resources at anytime.*

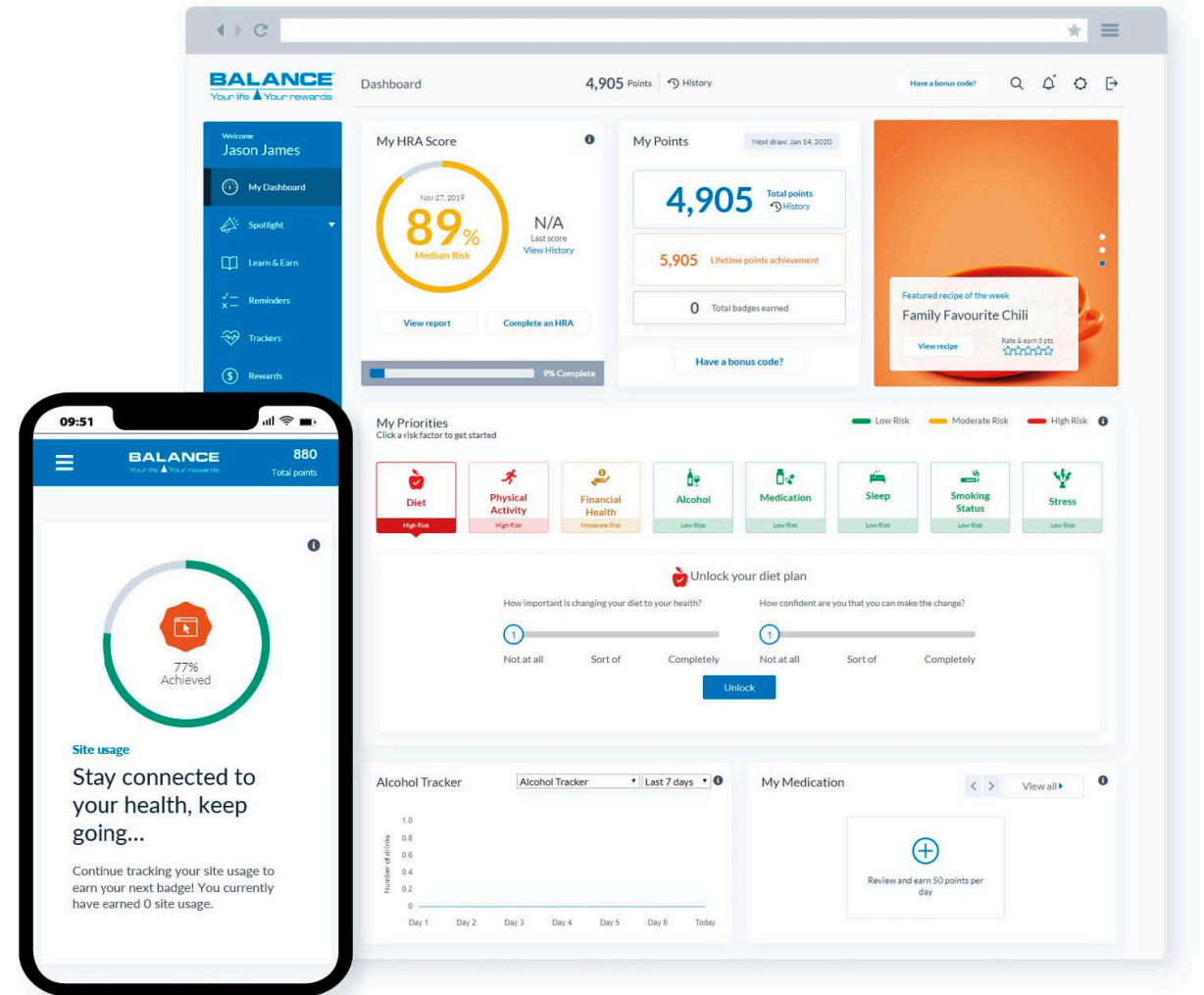
- Simple sign in (fingerprint or facial recognition)
- Chronic disease care navigation
- Mental health support
- Online claims submission for all benefits including disability
- Direct-bill provider lookup
- Dental fee lookup





# Balance® features for you

- Health risk assessment (HRA)
- Personal health report card and action plan
- Targeted health education modules
- Tracking of health-related activities
- Medication schedules and health reminders
- Setting personal health goals
- Gamification and incentives



# Retirement





# Retirement

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## City of Calgary Retiree plan

- Available to retirees under age 65 who are receiving a pension
- Terminates at age 65
- Prescription drug, health, dental, and travel benefits
- Benefit summaries available from the City of Calgary

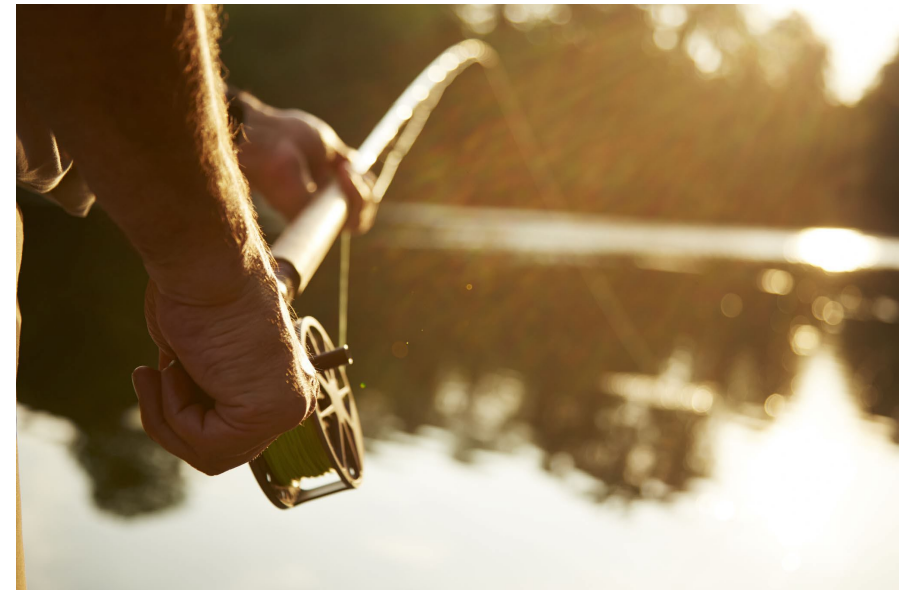


# Retirement

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## Alberta Blue Cross individual retiree plan

- Can apply for coverage starting at age 50 when coming off an employer group plan
  - plan or City of Calgary Retiree plan or any other group plan
- No termination age
- Coverage is flexible
  - Can choose benefit levels to fit coverage needs



Questions?

