

BULLETIN

Developments in the benefit plan for health science professionals

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By Dennis Blatchford

HSA's pensions and benefits advocate answers common questions from HSA members.

Have there been any developments regarding my benefit plan, the Joint Health Sciences Benefit Trust (JHSBT)?

Yes! I expect the JHSBT will soon launch a website giving members information and updates on their benefit plan going forward. The new website will be the main communication source for updates and reports on JHSBT developments.

The plan's trustees view this communication as an important link between decision makers and members of the benefit plan. It's an opportunity to inform and update plan members on the emerging issues and trends in the benefits arena.

With technology impacting every aspect of our lives, the JHSBT will want to be alive to the types of innovation that will deliver efficiency for plan members and administrators of the benefit plan. It's in everyone's interest to have a reliable, efficient and valuable benefit program that best meets the needs of members and their dependents.

What sort of innovations are out there?

Some plans have opted to open up the plan to an expanded range of health and welfare options not usually provided under traditional health and welfare plans. These programs may provide a suite of core benefits (such as dental coverage, a drug plan, life insurance, and paramedical benefits), and a supplemental program of ancillary benefits (such as an extended drug plan and adult orthodontics), with a funding cap for those services based on an annual maximum. Benefits comply with the Income Tax Act's classification of medical expenses.

Generally, such ancillary health programs are referred to as "health spending accounts." However, there is a tradeoff: a wider range of benefits and services available to plan members in exchange for more cost certainty for the benefit plan sponsors. Health spending accounts often accommodate expanding definitions of health and wellness, and the new and growing products and services for that market.

Is the JHSBT thinking of something similar for HSA members?

Trustees are certainly aware that there is a growing appetite for expanding the range of eligible health services permitted under the current menu available to members. Trustees are also aware that a significant demographic shift is underway, and with it, changing expectations on a number of fronts.

But trustees need to better understand the needs and desires of members far more than they do now, and weigh these against the current benefit usage and funding constraints of the benefit plan. For that, trustees

need the data and analytics that only come from having oversight of the administrative reports. And trustees have only had oversight for approximately 24 months - a relatively short time.

It should also be remembered that the current benefit plan is very good by any objective measure, and modifying the benefit plan would be done very carefully to ensure that the core features of the benefit plan remain. It's hoped that the website will be a useful tool in communicating some of these considerations to plan members going forward, and to provide plan members an opportunity to weigh in on the future of their benefit plan as well.

ABOUT THE JOINT HEALTH SCIENCES BENEFIT TRUST (JHSBT)

The JHSBT is an employee life and health trust jointly managed by trustees appointed by the Health Science Professionals Bargaining Association (HSPBA) and the Health Employers Association of BC. Health science professionals covered under the HSPBA provincial agreement are provided health and welfare benefits through the JHSBT.

If you have a question or concern about pensions or benefits, contact dblatchford@hsabc.org.

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180 East Columbia
New Westminster, BC V3L 0G7

Website
www.hsabc.org

Telephone 604-517-0994
1-800-663-2017