HSA's Mental Health Support Fund For NBA Members

Frequently Asked Questions (FAQ)

What are the supplemental benefits sponsored by the HSA?

The HSA sponsored and funded supplemental benefits are:

- Registered Dietitians \$600 per calendar year maximum at 100% reimbursement and no annual deductible, subject to PBC's reasonable and customary limits, effective April 1, 2025.
- Psychology benefit top up access to an additional \$1,100 per calendar year combined maximum at 100% reimbursement for services provided by a Registered Psychologist, Registered Clinical Counsellor, Registered Social Worker, and Internet-Based Cognitive Behavioural Therapy (iCBT), subject to PBC's reasonable and customary limits, once a member reaches the \$900 per calendar year combined maximum.

Who funds the supplemental benefits sponsored by the HSA?

Through special funding negotiated with the Ministry of Health, the HSA is directly sponsoring and funding supplemental mental health benefits to HSA's NBA members only; it does not extend to spouse/dependents enrolled under your benefits plan. The supplemental mental health benefits may change or be discontinued at any time by the HSA.

How does the supplemental benefits plan work?

The supplemental benefits are used to enhance your current Extended Health Benefit plan services for eligible mental health supports. Any claims by you will need to first be submitted through your Pacific Blue Cross extended health benefit plan and/or your partner's plan (if applicable). Any amount not paid would then be submitted to the HSA mental health support fund for reimbursement.

If I paid for services of a Registered Dietitian before April 1, 2025, can I submit the claim after April 1, 2025?

No, this benefit only applies to claims with a service date on or after April 1, 2025.

Do I have access to the \$600 per calendar year maximum for a Registered Dietitian for the remainder of the 2025 calendar year?

Yes, you have access to the \$600 per calendar year maximum for service dates from April 1, 2025 to December 31, 2025.

When can I access the psychology benefit top up?

Under the existing PBC plan provisions, the psychology benefit has a combined maximum of \$900 per calendar year for Registered Clinical Counsellors, Registered Psychologists and iCBT (Online Cognitive Behavioural Therapy) from PBC providers.

Once a member reaches this \$900 per calendar year combined maximum, through the HSA supplementary coverage, you will have access to the psychology benefit top up of an additional \$1,100 per calendar year combined maximum at 100% reimbursement, subject to PBC's reasonable and customary limits, for Registered Social Workers, Registered Clinical Counsellors, Registered Psychologists and iCBT (Online Cognitive Behavioural Therapy) from PBC providers.

How do I access the psychology benefit top up once I reach the \$900 per calendar year combined maximum?

In accordance with the PBC plan provision, members may only receive partial reimbursement for their last claim under the PBC plan as they reach their \$900 annual maximum. The same claim cannot be submitted for reimbursement through the HSA funded psychology benefit top up. However, the next new claim submitted will be reimbursed at 100% by the HSA supplemental benefit subject to PBC's reasonable and customary limits.

What are Reasonable and Customary Limits?

Reasonable and customary (R&C) limits are the range of usual fees for comparable medical services in a geographic area. Please visit: <u>Understanding Reasonable and Customary Limits</u>.

How do I know if my provider is registered?

Please visit <u>Is your practitioner registered?</u>. PBC requires that the practitioner be recognized and regulated by a governing body and/or college.

Where can I find more information about an Extended Health or Dental claim issue or reimbursement amount?

Please contact PBC's Call Center at – Lower Mainland: 604 419-2000, Toll-free: 1 877 PAC-BLUE (1 877 722-2583) or at https://www.pac.bluecross.ca/contact for questions or concerns about your Extended Health and Dental claim. In addition, PBC has a Frequently Asked Questions page.

Who can I contact about these plan enhancements?

You may send your questions and/or feedback to info@hsabc.org.

What other Mental Health Resources are available?

Please visit PBC's <u>Mental Health Resources</u> page, the <u>Canadian Mental Health Association of BC (CHMA) Resource</u> page and <u>Workplace Strategies for Mental Health</u>. Ask your employer about your Employee and Family Assistance Plan (EFAP).