

# JHSBT and HSA Mental Health & Wellness Supports

## Frequently Asked Questions (FAQ)

### **What is enhanced under the JHSBT Plan?**

Registered Social Workers will be added as an eligible practitioner to the existing JHSBT plan provisions for the psychology benefit, which currently includes Registered Clinical Counsellors, Registered Psychologists and iCBT (Online Cognitive Behavioural Therapy,) from PBC providers to a combined maximum of \$900 per calendar year. This coverage will become part of the JHSBT plan starting June 1, 2025.

### **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, 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, in collaboration with BCGEU and CUPE, is directly sponsoring and funding supplemental mental health benefits to JHSBT members only; it does not extend to spouse/dependents enrolled under your benefits plan. The supplemental mental health benefits are not provided by the JHSBT Plan and may change or be discontinued at any time by the HSA.

### **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 JHSBT 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.

### **If my last claim under the JHSBT plan is not fully reimbursed subject to PBC's reasonable and customary limits, can I re-submit it for reimbursement through the HSA funded psychology benefit top up?**

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

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

The HSA supplementary coverage will be available to members effective April 1, 2025, initially through an interim reimbursement arrangement with Healthcare Benefit Trust. For claims with service dates from April 1, 2025 to May 31, 2025, email [HSPBA.SupportFund@hbt.ca](mailto:HSPBA.SupportFund@hbt.ca) for more information.

For claims with service dates from June 1, 2025 onwards, the HSA supplementary coverage may be accessed through an administrative arrangement between HSA and JHSBT and adjudicated by PBC as per the usual claims process.

### **If I have been on Long Term Disability prior to April 1, 2017, am I covered under the JHSBT Plan?**

Members represented by the Health Science Professionals Bargaining Association disabled prior to April 1, 2017, are covered by the Healthcare Benefit Trust, not the Joint Health Science Benefits Trust. As a result, JHSBT plan changes do not apply to these members.

### **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: [Understanding Reasonable and Customary Limits](#).

**How do I know if my provider is registered?**

Please visit [Is your practitioner registered?](#) 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](mailto:info@hsabc.org).

**What other Mental Health Resources are available?**

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