

BC Tech Health Plan **FAQ**

What is the BC Tech Health Plan?

One of the perks of being a member of the BC Tech Association is access to exclusive products. BC Tech has partnered with Hub International to offer members a group benefits program for businesses with 2+ employees.

Why would I use the BC Tech Health Plan? What makes it different from other plans?

Thanks to your associations' strength in numbers, we can deliver flexible benefits—a tailored plan that fits your business and your employees—at a lower cost. Bulk buying power also extends to the renewal where you'll have increased rate stability. The program was created with the tech industry in mind to offer competitive and comprehensive benefits that allow you to attract top talent.

Who insures the BC Tech Health Plan?

The program is insured by Pacific Blue Cross, one of the only non-profit insurers in Canada, and is British Columbia's leading benefits provider for over 75 years. The plan is run by Hub International, a national health and benefits consulting firm who has been the benefits partner with BC Tech for over 15 years.

What if I am not a member of the BC Tech Association?

Membership has its benefits. Want to start enjoying BC Tech member benefits? [Join today!](#)

What does the BC Tech Health Plan cover?

The base features of the plan include:

- Basic Life Insurance
- Accidental Death and Dismemberment
- Extended Health and Prescription Drugs
- Dental Care

Optional features include Short and Long Term Disability, Critical Illness Insurance, Dependent Life, the Employee Assistance Program, and Vision Care. Additionally, employers may choose to increase flexibility with a Healthcare or Wellness Spending Account.

What if my employees already have coverage through their spouse? Do they have to be on the plan?

All employees will need to participate in the group benefits plan, but some benefits, like the health and dental, can be waived if an employee's spouse has coverage through their employer sponsored group benefits plan.

What does the plan cost?

The cost of the plan depends on many factors such as your employee mix, and the plan design you choose. The average cost per single is about \$77 per month or \$17.77 per pay assuming a 50% cost share. For a family, the average cost is about \$183 per month or \$42.23 per pay. We can design a plan to fit almost any budget.

Can I include my contract and part time employees on the plan?

Permanent employees working a minimum of 20 hours per week are eligible for the plan. Contract employees can be considered on a case-by-case basis.

What medical questions are required?

One of the features of a group benefits plan is there are no medical questions for the health and dental plan. Other benefits, like Life Insurance and Disability coverage, have some coverage with no medical questions.

I already have a plan. Can I still join the BC Tech Health Plan?

Yes, Hub International will work with you to compare your current benefit plan to the BC Tech plan and move your group plan into the BC Tech Health Plan block.

I'm already working with a group benefits advisor.

Hub International can work with any group benefits insurance company. They can help you compare insurance quotes from other insurers to the BC Tech Health Plan and set up your benefits.

How do I get a quote?

Getting a quote is quick and easy. Contact NAT.BCTech@hubinternational.com to get started.

This sounds like a lot of work!

Quoting and setting up a group benefits plan is easy. The benefits team at Hub International will handle all the hard work and assist with any forms that are required. After the plan is set up, Hub International will host an employee meeting to review the new plan with your members and actively service your plan.

