

Added new to our plan	
Fertility Coverage	\$ 25,000-lifetime maximum on fertility treatment
Smoking Cessation Drugs	MBC Standard - Rx only - \$500 lifetime
Erectile Dysfunction Drugs	MBC Standard - \$250 per Calendar Year
Vaccinations	\$700 per calendar year
Laser Eye Survey	Included in eye coverage under the current max
Continuous Glucose Monitoring	MBC's Standard \$4,000/CY
Health Coaching & Chronic Disease Management	MBC Standard - \$500 per calendar year
Gender Affirmation	MBC Standard - \$5,000 per calendar year with \$40,000 lifetime maximum
What is changing	
Current Coverage	New Coverage
Psychologist - \$25 / visit	Increase the per-visit maximum to MBC's usual and customary per-visit fee maximum. Increase the annual maximum for Mental Health Practitioners to \$2,000 per year. Expand the practitioners to include social workers, clinical counselors, psychoeducational specialists, and psychotherapists.
Speech therapist, occupational therapist, osteopath, chiropractor, chiropodist/podiatrist (combined), massage therapist, naturopath \$25 / visit maximum of 20 visits \$35 for X-rays Physiotherapist – Usual and Customary maximum	Increase the per-visit maximum to MBC's usual and customary per-visit fee maximum and include MBC's standard practitioners covered: paramedics added Acupuncture, Dietician, Homeopath, Audiologist, Kinesitherapist/ Orthotherapist (combined with Massage Therapy), Foot Care Nurse (combined with Chiropodist/ Podiatrist). Implement an annual maximum of \$500 per practitioner per year. Implement a combined annual max for all paramedical practitioners of \$1,500, excluding physiotherapists and mental health practitioners. No change to the physiotherapist benefits, they will remain covered at the usual and customary maximum. Athletic Therapy/Physiotherapy Technologist now combined with physio. Visits – Usual and Customary maximum X-ray - \$35 per practitioner
Generic Substitution	Change to Mandatory Generic. All medications with a generic drug available will be filled at the pharmacy with the generic drug. If the patient requests that the brand-name drug be filled, the patient can pay the difference between the brand and generic and receive the brand.
Hearing Aids - \$600 every 3 years	Maximum \$3,000 every 3 years
Wheelchair, Hospital Bed and Equipment for the Administration of Oxygen - 90% up to \$5,000 lifetime	90% up to MBC's Usual and Customary maximum

Cost Impact		
	Bi-weekly Premium	Employee Cost Share
Increase Cost by a percent	22.1% increase	22.1% increase
Total estimated annual cost increase	\$162,000	\$81,000
Current Bi-weekly Rates	Single \$30.69 Family \$77.21	Single \$15.35 Family \$38.60
New Bi-weekly Rates based on the above changes	Single \$37.47 Family \$94.27	Single \$18.74 Family \$47.14

