

BLC EMPLOYEE HEALTH INSURANCE PLAN FAQ: HOURLY EMPLOYEES



When can I get BLC Employee Health Insurance Plan?

Once you have worked 6 months, have Provincial Health Coverage (such as Alberta Health Care) and maintained a minimum average of 20 hours per week you are eligible to apply for BLC Employee Health Insurance Plan that includes: Life Insurance, Extended Health Care, and Dental Care. It is important to enroll no later than 30 days from your eligibility date to avoid Late Applicant status (see below).

What if I am a Late Applicant?

If you do not sign up within 30 days after your 6-month anniversary your application will be as a Late Applicant. Applying as a Late Applicant will result in a reduction of dental care during your first 12 months. There is a chance that Late Applicants are refused to enroll in BLC Employee Health Insurance Plan.

Is my family eligible for benefits?

Dependent family members can be added to your plan. A partner or spouse must have lived with you for a minimum of 1 year.

How much does it cost?

Banff Caribou Properties pays 50% of the cost of premiums and you will pay 50% of insurance plan premiums via payroll deduction. Single Plan is \$39.53 per pay and Family Plan is \$103.57 per pay.

Can I suspend or cancel the BLC Employee Health Insurance Plan?

You can suspend or cancel the BLC Employee Health Insurance Plan at any time. Before you suspend or cancel coverage, contact the [Payroll Team](#) about conditions to reinstate coverage. BLC Employee Health Insurance Plan will end upon termination of your employment.

What if I don't have Provincial Health Coverage

You are required to have health coverage from any Canadian Province to be eligible for BLC Employee Health Insurance Plan. If you do not have Provincial health coverage you must apply first. More information here: <https://www.alberta.ca/ahcip-how-to-apply.aspx>

How is BLC Employee Health Insurance Plan different from Alberta Health Care?

BLC Employee Health Insurance Plan covers the cost of many other extra health services that is not covered by Alberta Health Care. There are limitations on the services offered (please read Benefits Summary Attached). BLC Employee Health Insurance Plan include:

- Life Insurance
- Ambulance
- Travel Health Emergency
- Dental Care
- Drugs
- Chiropractor
- Osteopath
- Podiatrist
- Naturopath
- Physiotherapist
- Massage Therapy
- Acupuncture
- Speech Therapist
- Psychologist
- Private Duty Nursing
- Orthopedic Shoes
- Orthotics
- Hearing Aids
- Semi-Private Hospital Stay

Do I pay for services upfront?

Some health care providers direct bill to Green Shield. Before making an appointment ask your provider. You will be issued a BLC Employee Health Insurance Plan Card so practitioners may direct bill.