



The bargaining proposal approved at the DCFA Faculty General Meeting on November 26 included the objective of improving the package of benefits. This proposal is presented in the general meeting minutes of that date, and Bargaining Bulletin #3.

The benefits available to regular faculty include employee life insurance, employee optional life insurance, dependent optional life insurance, accidental death and dismemberment, dental care, long-term disability, short-term disability, drugs and other extended benefits.

This bargaining bulletin compares most of the extended benefits we receive with those at fourteen other institutions, all of whom are members of the Federation of Post-Secondary Employees (FPSE).¹

For each benefit below the first line is the Douglas College benefit; the second line is the Douglas College ranking (**red font** indicates a position in the lower half); the third line is the best of the 15 institutions surveyed (when DC is not in the first position).

Coinsurance (the percentage of cost covered):

100% for vision related and hospital; 95% coverage for remainder of extended benefit types

Ranking = **14th of 15**

Best coverage is 100% for all extended benefits (5 institutions: Selkirk, Rockies, E. Carr, NVIT, N. Island); 7 institutions have 100% coverage after annual benefit expenses exceed \$1,000.

Douglas College employees having to pay 5% on all amounts can create considerable financial risk. For example, paying 5% of a large hospital expense resulting from a medical emergency while travelling in the United States.

Deductible (annual):

\$50 individual; \$50 family

Ranking = tied with 9 other institutions for the costliest deductible

Lowest deductible is \$0 for individual and family (2 institutions: E. Carr, NVIT)

Out of Province/Canada Emergency Medical Treatment:

95% coverage for costs above those covered by Provincial Health Care

Ranking = **tied with one other institution (Kwantlen) for last place due to co-insurance.**

Best coverage is 100% coverage of costs, employer paid premium

NOTE: Be careful when trying to mitigate the 5% co-insurance risk by purchasing additional travel insurance. Make sure the travel insurance you purchase is first payer, otherwise the College plan will be first payer by default.

¹ Source: Post-Secondary Employers' Association Benefits Comparison Booklet for 2018-19. There is not enough information to adequately compare drug plans. This document is available for viewing at the DCFA office.

Chiropractor and Naturopath:

\$275 per year for each service; \$10 limit for first five visits of each service

Ranking = 9th of 15

Best coverage is \$1,000 combined with other paramedicals, no visit limit (1 institution: E. Carr)

Physiotherapist:

\$275 per year; \$10 limit for first five visits

Ranking = 14th of 15

Best coverage is unlimited dollars with unlimited visits (1 institution: VCC)

Massage Therapy:

\$275 per year; \$10 limit for first five visits

Ranking = 12th of 15

Best coverage is unlimited dollars with unlimited visits (1 institution: VCC)

Podiatrist or Chiropodist:

\$275 per year; \$10 limit for first five visits

Ranking = 10th of 15

Best coverage is unlimited dollars with unlimited visits (1 institution: VCC)

Speech Therapist:

\$275 per year

Ranking = tied for 12th of 15

Best coverage is \$1,000 per year (1 institution: Camosun)

Acupuncture:

Not covered at Douglas College

Ranking = tied for last position with five other institutions

Best coverage is \$500 per year (2 institutions: E. Carr, N. Island)

Private Registered Nurse:

\$5,000 every three years

Ranking = 15th of 15

Best coverage is 720 hours (3 institutions: Langara, VCC, North West)

Hearing Aids:

\$1,000 every three years

Ranking = tied for 1st position with ten other institutions

Orthotics:

\$275 per year

Ranking = 9th of 15

Best coverage is unlimited (1 institution: College of the Rockies)

Orthopaedic Shoes:

Not covered at Douglas College

Twelve institutions do not cover this service

Best coverage is \$1,000 per year (1 institution: Kwantlen)

Vision Care:**Eye exams:**

\$75 every two years

Ranking = tied for second position with seven other institutions

Best coverage is \$100 every two years (2 institutions: Kwantlen, Selkirk)

Glasses/contacts:

\$500 every two years

Ranking = tied for 1st place with 13 other institutions

Reading glasses:

\$40 every two years

Ranking = 1st of 15, no other institutions have this benefit

Substance Abuse Rehabilitation Facility:

\$25,000 lifetime

Ranking = tied for first with eight other institutions, the remaining six institutions do not have this benefit

Osteopath:

\$275 per year

Ranking = 1st of 15, twelve institutions do not have this benefit

Employee Family Assistance Plan:

10 sessions; employer funded to limit of fund, \$59,000 for all employees

Ranking = 8th of 15

Best coverage is unlimited sessions, 100% paid by employer (4 institutions: Camosun, VCC, Fraser Valley, Selkirk)

Wigs/Hairpieces (after chemo therapy): \$500 per year (1 institution: VCC)

Cardiac Rehabilitation: \$400 per year (1 institution: VCC)

All bargaining bulletins can be found at www.dcfca.ca

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