



PUBLIC EDUCATION BENEFITS TRUST

Addictions or Substance Misuse Treatment and Medical Monitoring Cost-Sharing Policy

Goal

Members suffering from addiction or substance misuse face many challenges including the high costs of treatment and medical monitoring (which is the randomized drug and/or alcohol tests when the worker is back at work).

The Public Education Benefits Trust (PEBT) wants to partner with you and your school district/local union so that you can receive the treatment and medical monitoring you need. We support your recovery and a healthy return to work.

Who is eligible?

Any Member, as defined in the Core Long Term Disability (LTD) Program Text, who is eligible to receive Core LTD benefits, and who is off work or expected to be off work because of a diagnosed addiction or substance misuse.

What are the first steps?

If you are off work, your school district will contact the PEBT service provider, Desjardins Insurance, within six working days. Once notified, a Desjardins Insurance Healthcare Management Specialist (HCMS) will contact you by phone within 24 hours. The HCMS may also contact your doctor, and you may be asked to attend an appointment with a medical specialist. Any information about your medical condition and treatment will be confidential.

If you are still working or have not yet been contacted, you may call Desjardins Insurance directly at 1-800-263-1810 (option #1, then option #4). You will need to know your school district number and your policy number: 64090L

If you are suffering from an addiction or substance misuse, the HCMS will review treatment options with you. Treatment costs and available cost-sharing will also be discussed.

To be eligible for any treatment cost-sharing, you are expected to obtain pre-approval from Desjardins Insurance before your treatment starts.

Which treatment costs are eligible for cost-sharing?

The PEBT service provider, Desjardins Insurance, will work with you based on information from your doctor to ensure the treatment is appropriate and delivered in the most cost-effective manner. Eligible treatment should focus on a healthy, safe, and timely return to work. It is anticipated that you will be ready to return to work within two weeks of the successful conclusion of treatment, however more time may be needed according to your individual circumstances.

When the PEBT service provider has completed their review, usually within a few days, the HCMS will contact you to confirm what portion of treatment costs will be paid by the PEBT. Your HCMS will then guide you through next steps.

If approved, how much of the treatment costs do I pay?

The PEBT may pay up to one-third of the costs of substance misuse or addictions treatment. Reflecting long standing best practices, the remaining treatment costs are expected to be divided among yourself and your school district when possible.

Example: residential addictions treatment - \$12,000.00 cost

- PEBT's portion \$4,000.00
- School district's portion \$4,000.00
- Your portion \$4,000.00

Please note that this cost-sharing is simply recommended and is not intended to replace arrangements already established by school districts.

Am I required to tell the school district about my addiction or substance misuse?

No. This is your decision and Desjardins Insurance will not share this information without your permission. However, for the school district to consider paying a portion of your treatment costs, you may be required to disclose your addiction or substance misuse to the school district. As sharing this information with your school district can also be an important part of your recovery, we encourage you to discuss this important step with your doctor.

What if I cannot pay my full portion of the treatment costs?

Your HCMS will help review your options. In exceptional circumstances, additional funding from the PEBT may be available on a case-by-case basis.

What if I leave treatment early?

Depending on the reasons, you may be responsible for the full treatment costs if you choose to leave treatment early. You may also not be eligible for subsequent treatment. You should contact your Healthcare Management Specialist or Claim Specialist at Desjardins Insurance immediately if you are considering an early discharge from treatment. If you do not have this contact information, you may call Desjardins Insurance at 1-800-263-1810 (option #1, then option #4). You will need to know your school district number and your policy number: 64090L.

I do not agree with the cost-sharing decision, can I appeal?

Yes, you may appeal at any time by providing additional information to the PEBT service provider, Desjardins Insurance. You may also ask to speak to a supervisor at Desjardins Insurance by calling 1-800-263-1810 (option #1, then option #4). You will need to know your school district number and your policy number: 64090L. After these steps if you remain unsatisfied you may contact the PEBT at 604-880-0049.

I have now completed my treatment and I am ready to go back to work, am I eligible for medical monitoring cost-sharing?

Yes, you may be. As part of your returning to work if your school district requires you to undergo monthly random medical monitoring, and you cannot afford your share of the cost or you are required to pay more than one-third of the cost, support may be available for you. Please contact the PEBT at 604-880-0049. Requests for cost-sharing must be received within 90 days of the end of the year when the expenses occurred.

Is my privacy protected?

The PEBT and Desjardins Insurance are committed to protecting the privacy of Members and the confidentiality, accuracy, and security of their personal information, in a manner that complies with relevant legislation. The PEBT privacy policy can be found at: <https://www.pebt.ca/#/article/get/Learn-PEBT-Widget-PEBT/PEBTPolicies> and the Desjardins Insurance privacy policy can be found at:

<https://www.desjardinsgeneralinsurance.com/privacy>.