

## Extended Health Care Plans for the Professional Dance Artist in British Columbia

In early 2012, we surveyed the 163 professional dance artists that make up our membership to determine the average usage and expenditures of extended health care. The information gathered from the 49 members who completed the survey was incorporated into a 'Base Case' which demonstrates average amounts spent on services not currently covered under BC's Medical Services Plan (MSP). We were curious to find out whether or not dance artists could save money by joining an individual extended medical plan. We have chosen 4 different extended plans to compare with our Base Case.

The extended health plans for individuals are:

**The Blue Choice Plan from Pacific Blue Cross**

[http://www.pac.bluecross.ca/pdf-bin/300/34-15-455\\_BlueChoiceBrochure.pdf](http://www.pac.bluecross.ca/pdf-bin/300/34-15-455_BlueChoiceBrochure.pdf)

**The Arts & Entertainment Plan from the Canadian Dance Assembly**

<http://www.artsandentertainmentplan.ca/public/index.php>

**The Base Health Plan from the Greater Vancouver Professional Theatre Alliance**

<http://www.gvpta.ca/healthplan>

**The aWHIP Plan**

<http://www.cultureone.com/awhip.php>

The plans were chosen based on how well suited they would be for an average self employed, healthy Professional Dance Artist. In the table below, the Base Case (no extended medical coverage) has been compared with the plans to demonstrate the total expenditures in each case. The amounts in bold represent how much the individual would pay after the deduction is applied and what terms are in place for that particular category of coverage. The 'Total Annual Expense' for each scenario is calculated in the table, along with the 'Savings' for each plan (amount of money saved with insurance coverage when compared to the Base Case with no insurance coverage).

In addition to extended healthcare plans, members expressed interest in other insurance coverage such as travel, auto, home, dance instructor liability, general liability and special event liability. The bottom section of the table demonstrates which insurance providers offer insurance in other areas.

### Amounts in bold represent what the individual would pay after deductions

Rates based on a single person aged 18-34 – quoted December 2012.

Disclaimer: Insurance coverage may be denied or quoted at a different rate due to the assessment of the individual made by the insurer.

	<b>BASE CASE</b> <i>No Extended Medical Plan</i>	<b>PACIFIC BLUE CROSS</b> <i>Blue Choice Plan</i>	<b>CDA</b> <i>The Arts &amp; Entertainment Plan</i>	<b>GVPTA</b> <i>The Base Health Plan</i>	<b>AWHIP</b> <i>AD&amp;D/HCI/DCI Plan</i>
Annual Cost of Coverage	-	<b>446.00</b>	<b>1,313.16</b>	<b>678.00</b>	<b>1,030.56</b>
Monthly Cost of Coverage	-	<b>39.00</b>	<b>109.43</b>	<b>56.50</b>	<b>85.88</b>
<b>Total Annual Expense</b>	<b>3,365.29</b>	<b>2,774.24</b>	<b>3,119.86</b>	<b>2,693.99</b>	<b>2,518.75</b>
Vision Care	<b>179.22</b> – 2 visits Not inclusive of lenses, frames or surgery	<b>149.22</b> 80% up to 30.00/year	<b>89.61</b> 50% up to 500.00/year	<b>129.22</b> 50.00 for Optometrist visits per 2 benefit years	<b>89.61</b> One eye exam covered/year
Dental	<b>607.22</b> – 2 visits	<b>182.17</b> 70% up to 500.00/year	<b>300.00</b> 50% up to 300/year	<b>182.17</b> 70% up to 400.00/year	<b>182.17</b> 70% up to 750.00/year
Registered Massage Therapy	<b>340.28</b> – 4 visits	<b>40.28</b> 300.00/year* *Annual maximum of 300.00 for all registered health practitioner services	<b>170.14</b> 50% up to 500.00/year* *annual maximum inclusive of all indicated paramedical services	<b>260.28</b> 300.00/year per practitioner 20.00 per visit maximum	<b>102.08</b> 70% up to 300.00/year per practitioner
Physiotherapy	<b>171.09</b> – 3 visits	<b>171.09</b> (annual maximum reached – full reimbursement not given)	<b>51.33</b> 70% up to 750.00/year	<b>111.09</b> 300.00/year per practitioner 20.00 per visit maximum	<b>51.33</b> 70% up to 300.00/year per practitioner
Chiropractic	<b>135.00</b> – 3 visits	<b>135.00</b> (annual maximum reached – full reimbursement not given)	<b>67.50</b> 50% up to 500.00/year*	<b>75.00</b> 300.00/year per practitioner 20.00 per visit maximum	<b>40.50</b> 70% up to 300.00/year per practitioner
Naturopath	<b>175.00</b> – 2 visits	<b>175.00</b> (annual maximum reached – full reimbursement not given)	<b>87.50</b> 50% up to 500.00/year*	<b>135.00</b> 300.00/year per practitioner 20.00 per visit maximum	<b>52.50</b> 70% up to 300.00/year per practitioner
Acupuncture	<b>150.72</b> – 3 visits	<b>150.72</b> (annual maximum reached – full reimbursement not given)	<b>75.36</b> 50% up to 500.00/year*	<b>90.72</b> 300.00/year per practitioner 20.00 per visit maximum	<b>45.22</b> 70% up to 300.00/year per practitioner
Psychologist / Counsellor	<b>565.50</b> – 4 visits* *estimated due to limited information	<b>565.50</b> (annual maximum reached – full reimbursement not given)	<b>183.25</b> 50% up to 500.00/year* (annual maximum reached – full 50% reimbursement not given)	<b>290.50</b> 665.00/year max per first visit – 80 max per subsequent visit – 65 max 10 visits per year	<b>169.65</b> 70% up to 300.00/year per practitioner
Osteopath	<b>181.26</b> – 2 visits	<b>181.26</b> (annual maximum reached – full reimbursement not given)	<b>181.26</b> 50% up to 500.00/year* (annual maximum reached – full 50% reimbursement not given)	<b>141.26</b> 300.00/year per practitioner 20.00 per visit maximum	<b>54.38</b> 70% up to 300.00/year per practitioner
Prescription Drugs	<b>227.50</b>	<b>45.50</b> 80% up to 1,000.00/year	<b>68.25</b> 70% up to 1,000.00/year	<b>68.25</b> 70% up to 400.00/year	<b>68.25</b> 70% up to 1,000.00/year
Other Expenses Including but not limited to: Epi-pen Herbal Supplements Minor surgery Hand therapy Orthotics Knee brace / protective equipment Carnio-sacral therapy Wisdom teeth removal	<b>632.50</b>	<b>532.50*</b> *estimated due to limited information	<b>532.50*</b> *estimated due to limited information	<b>532.50*</b> *estimated due to limited information	<b>632.50*</b> *estimated due to limited information
<b>Total Annual Expense</b>	<b>3,365.29</b>	<b>2,774.24</b>	<b>3,119.86</b>	<b>2,693.99</b>	<b>2,518.75</b>
<i>Savings</i> <i>(when compared to Base Case)</i>		<i>591.05</i>	<i>245.43</i>	<i>671.30</i>	<i>846.54</i>
Travel	68.0% (111.58/trip average)	Health plan members are eligible for discounts through <b>Blue Cross Insurance</b>	Health plan members are eligible for discounts through <b>HUB Insurance</b>	N/A within plan	N/A within plan
Auto	33.33%	Health plan members are eligible for discounts through <b>Blue Cross Insurance</b>	Health plan members are eligible for discounts through <b>HUB Insurance</b>	N/A within plan	N/A within plan
Home/Studio/Tenant	60.42%	Health plan members are eligible for discounts through <b>Blue Cross Insurance</b>	Health plan members are eligible for discounts through <b>HUB Insurance</b>	N/A within plan	N/A within plan
Dance Instructors Liability	62.50%	Health plan members are eligible for discounts through <b>Blue Cross Insurance</b>	Health plan members are eligible for discounts through <b>HUB Insurance</b>	N/A within plan	N/A within plan
General Liability	47.92%	Health plan members are eligible for discounts through <b>Blue Cross Insurance</b>	Health plan members are eligible for discounts through <b>HUB Insurance</b>	N/A within plan	N/A within plan
Special Events Liability	33.33%	Health plan members are eligible for discounts through <b>Blue Cross Insurance</b>	Health plan members are eligible for discounts through <b>HUB Insurance</b>	N/A within plan	N/A within plan

## – Jennifer vs. Base Case –

When it comes to extended healthcare, I have always held the opinion that while great to have, it never really works out in my favour financially. Adding another monthly cost to my list of expenses seems unfavourable given my sans-full time work lifestyle. So I was surprised, after completing an *Extended Healthcare Comparison* with CADA/BC, that the four plans put up against the expenditures of a typical dance artist actually lowered annual expenses. It was interesting to see the numbers all lined up beside each other, yet I still wasn't completely convinced that the savings would translate into real life. With that in mind, I took my 'real life' and applied two of the plans (Pacific Blue Cross & AWHIP) to my yearly healthcare expenditures. To my partial surprise, both plans had me saving money. While I recognize that everyone has completely unique needs when it comes to extended healthcare, for some it may be worth looking into. Perhaps it's time I forgo those almond milk lattes and get myself some healthcare. Hm!

	<b>JENNIFER</b> <i>No Extended Medical Plan</i>	<b>PACIFIC BLUE CROSS</b>	<b>AWHIP</b>
Annual Cost of Coverage	-	<b>446.00</b>	<b>1,030.56</b>
Monthly Cost of Coverage	-	<b>39.00</b>	<b>85.88</b>
<b>Total Annual Expense</b>	<b>3,326.00</b>	<b>2,897.00</b>	<b>3,166.56</b>
Vision Care	<b>100.00</b> – 1 visit <small>Not inclusive of lenses, frames or surgery</small>	<b>70.00</b> <small>80% up to 30.00/year</small>	<b>0.00</b> <small>One eye exam covered/year</small>
Dental	<b>150.00</b> – 1 visit	<b>45.00</b> <small>70% up to 500.00/year</small>	<b>45.00</b> <small>70% up to 750.00/year</small>
Registered Massage Therapy	-	<b>0.00</b> <small>300.00/year* *Annual maximum of 300.00 for all registered health practitioner services</small>	<b>0.00</b> <small>70% up to 300.00/year per practitioner</small>
Physiotherapy	-	<b>0.00</b> <small>300.00/year* *Annual maximum of 300.00 for all registered health practitioner services</small>	<b>0.00</b> <small>70% up to 300.00/year per practitioner</small>
Chiropractic	<b>1,080</b> – 24 visits	<b>780.00</b> <small>300.00/year* *Annual maximum of 300.00 for all registered health practitioner services (annual maximum reached – full reimbursement not given)</small>	<b>780.00</b> <small>70% up to 300.00/year per practitioner</small>
Naturopath	<b>450.00</b> – 6 visits	<b>450.00</b> <small>(annual maximum reached – full reimbursement not given)</small>	<b>150.00</b> <small>70% up to 300.00/year per practitioner</small>
Acupuncture	-	<b>0.00</b> <small>300.00/year* *Annual maximum of 300.00 for all registered health practitioner services</small>	<b>0.00</b> <small>70% up to 300.00/year per practitioner</small>
Psychologist / Counsellor	-	<b>0.00</b> <small>300.00/year* *Annual maximum of 300.00 for all registered health practitioner services</small>	<b>0.00</b> <small>70% up to 300.00/year per practitioner</small>
	<b>JENNIFER</b> <i>No Extended Medical Plan</i>	<b>PACIFIC BLUE CROSS</b>	<b>AWHIP</b>
Osteopath	-	<b>0.00</b> <small>300.00/year* *Annual maximum of 300.00 for all registered health practitioner services</small>	<b>0.00</b> <small>70% up to 300.00/year per practitioner</small>
Prescription Drugs	<b>550.00</b>	<b>110.00</b> <small>80% up to 1,000.00 /year</small>	<b>165.00</b> <small>70% up to 1,000.00/year</small>
Other Expenses <small>Including but not limited to: Epi-pen Herbal Supplements Minor surgery Hand therapy Orthotics Knee brace / protective equipment Carnio-sacral therapy Wisdom teeth removal</small>	<b>996.00</b>	<b>996.00</b>	<b>996.00</b>
<b>Total Annual Expense</b>	<b>3,326.00</b>	<b>2,897.00</b>	<b>3,166.56</b>
<i>Savings</i> <small>(when compared to no coverage)</small>		429.00	159.44