

Well-being

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Desjardins Financial Services (DFS) and the BCPVPA have developed a strong relationship that benefits school leaders in the K-12 sector. This relationship has resulted in:

- A disability plan that, despite the increase in “claims experience” – the number of claims received – runs smoothly with very little “noise” in the system.
- Stable rates resulting from our work together to keep benefit premiums sustainable.
- Valuable one-on-one resources that Plan participants and their families can access to support their health and well-being.

Background

The BCPVPA is the Plan Administrator of the short and long-term disability (STD/LTD) plans (the Plan) that provide benefits to approximately 4,000 Plan participants comprised of Principals, Vice-Principals, and all other exempt, non-union staff in BC’s public education sector. The Plan has been in place since 1988, and has evolved to support all school districts across British Columbia.

As part of the BCPVPA’s Plan stewardship, we work in partnership with our benefit consultants, HUB International, to facilitate regular disability plan marketings which are an important due diligence practice. The marketing process invites insurance carriers to bid on our Plan. This exercise enables us to learn and access new disability plan features and encourages competitive pricing.

DFS was first selected to be our insurer of choice during a 2021 marketing; DFS was again the successful proponent from our Fall 2025 marketing exercise, and we have entered another five year agreement. DFS was selected due to their demonstrated excellence in service delivery to our Plan participants, as well as for their competitive pricing.

A Valued Partnership Benefiting Educational Leaders



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No “Noise” in the System

I have worked with many disability insurance companies and their employer clients during my career. Disability plans which experience considerable “noise” tend to be characterized by higher rates, frustrated employers, and poor individual claim experiences. Noise can come in the form of many behaviours and outcomes, including:

- Slow claims processing resulting in tardy decisions and, ultimately, benefit payment delays to individuals
- Poor communication which can lead to negative outcomes and/or surprise decisions, leaving individuals and/or their employers in difficult positions
- Denied claims that result in increased stressors for individuals who are already coping with their challenging health condition(s), and on employers left to manage a complex leave
- Complaints regarding customer service, both from the employer and the individual claimants
- Ineffective return to work planning, which is difficult for all parties
- Legal action threatened against the insurance company

As the BCPVPA Director of Member Health and Well-Being, I work closely with DFS’s claims specialists, vocational rehabilitation consultants, and leaders. Our team approach to claims administration encourages open communication regarding claims processing, timing, and information requirements; circumventing potential challenges; and troubleshooting when something goes awry.

Disability benefits are a form of insurance, and payouts from insurance are based on policy language that needs to be applied consistently. While there are times an individual’s scenario may not meet policy requirements, we can often rectify the situation by clearly understanding what information is needed to make a fair and accurate decision upon appeal.

In the event there are service bumps, DFS meets with the BCPVPA to have open discussions about the source of any concerns, and creative ways to resolve any issues.



Both parties come to the table to focus on solutions rather than complaints. This results in better customer service for the BCPVPA and the participants of the Plan, and provides a supportive environment for the DFS team, as we position ourselves beside them in resolving any concerns.

This positive working relationship keeps claims processing timely, the decision processes clear and smooth, and fosters a better individual and district experience. This results in a disability benefits program that is “quiet” with very little “noise”.

Stabilizing Rates

Going to the market every five years also enables the BCPVPA to gather competitive quotes on disability rates. Rates are determined by many factors and, in particular, by claims experience. HUB International do a fantastic job of reviewing rates from different insurers who bid on our Plan, calculating what is reasonable, and ultimately negotiating on our behalf to achieve the best possible outcomes.

Our LTD claims experience has continued to increase the past few years, with a similar reality emerging across the education sector within other employee groups. This is likely a broader trend experienced by many employers over the past few years, regardless of whether they are in the public or private sector.

Desjardins values working with the BCPVPA and wanted to demonstrate their dedication and desire to maintain our business and relationship. In doing so, they provided very competitive pricing. As you may have noticed on your paycheque, your LTD payments were reduced, and this premium rate will be stable over the next five years. Given the recent increase in inflation, and the desire to keep more money in Plan participant’s pockets, this is a welcome outcome from our marketing experience!

Plan participants and their loved ones have access to online and telephone services that support health and well-being.



Resources Available to LTD Plan Participants

Plan participants and their loved ones have access to online and telephone services that support health and well-being*.



DFS offers the **Health is Cool 360°** platform, powered by Novus Health. This is a one-stop source for up-to-date information to help you make informed health decisions. Health is Cool 360° is also a great way to discover the resources available in your community. Information includes:

- Location of healthcare professionals, clinics, and support groups in your area
- Resources on illnesses and medications
- Support on how to navigate our health system
- Connection with health coaches to help manage a variety of chronic conditions (see below)

DFS offers the **Health PACT (Prevention, Assistance and Counselling by Telephone)** program, found within the Health is Cool 360° platform. Health PACT includes a health risk self-assessment and personalized health coaching guidance by phone to help you manage various health concerns. A healthcare professional works with you to identify possible solutions and support you in your efforts to both improve your health and manage symptoms resulting from any of the following areas:

Mental Health and Wellness

Manager Assistance Program:
provides personalized assistance to people leaders/managers.



Health is Cool platform:
targeted prevention tools, including four mental health self-assessment questionnaires

Health PACT
provides personalized guidance and support with issues related to fertility, women's health, menopause, pregnancy.



Healthy Weight Focus



Health is Cool platform:
health evaluation questionnaire to identify risk factors

Health PACT
provides personalized guidance and support with Health promotion, including sleep, exercise, and diet.

Smoking Cessation (including cigarettes, vaping)

Health Promotions (including sleep, exercise, diet)

Chronic Illness Management (including diabetes, heart disease, chronic pain, sleep disorders, high cholesterol)

* Please note that while the Desjardins "Focus" websites (Mental Health Focus, Family Focus, Healthy Weight Focus, and Cancer Care Focus) contain a wealth of information and great educational resources, much of the coverage and many of the resources highlighted on these websites (drugs, practitioners, medical equipment) are applicable only under Desjardins' Extended Health Plans, and not the LTD plan. The extended health plan for Principals, Vice-Principals and Exempt employees is provided by Pacific Blue Cross.



Substance Use and Addictions (including alcohol, gambling, medication)

Partnership with EHN Canada: EHN provides both inpatient and outpatient treatment for substance use disorders, behavioural addictions, PTSD, depression and severe anxiety, eating disorders, obsessive-compulsive disorders. Desjardins members receive a 15% discount on all services.

Partnership with Prenato: Desjardins members get 3-month free access to Prenato's online support platform, discounts on prenatal screening tests, and discounts on prenatal classes and other support services.



Health PACT: provides personalized guidance and support with issues related to fertility, women's health, menopause, pregnancy.

Partnership with Constant Health: The program offers personalized support and guidance from a dedicated team of registered dietitians trained in both nutrition science and behaviour change. There is also a specialized Obesity Medication support program, to optimize medication efficacy, and reduce side effects. Desjardins members have access to preferred pricing for a comprehensive 15-week program.



Cancer Care Focus

Support for disability claimants through a new Extended Support claims team, a specialized team of claims specialists with expertise in handling claims related to serious illnesses, including cancer.



Partnership with OncoHelix: provider of advanced molecular and immune diagnostics with deep expertise in precision oncology. Desjardins members get 10% off genetic testing (prevention) and tumour testing.



Partnership with Sword Health's Thrive program: a virtual physiotherapy solution led by licensed physiotherapists to help reduce pain, rebuild strength, and address common side effects of cancer and its treatments, safely at home. For Desjardins members, up to \$120 is reimbursed by Sword Health.



Partnership with Constant Health: offers personalized, evidence-based nutrition support for individuals living with or recovering from cancer. This initiative empowers individuals to both better manage common treatment side effects such as nausea, appetite loss, constipation, diarrhea, and taste changes, and to assist them with treatment or stress-related weight gains or losses. Desjardins members get access to preferred pricing.



Some of the services above have an associated cost, including Prenato, EHN Canada, OncoHelix, Sword Health, and Constant Health. These expenses may be eligible for reimbursement through your Pacific Blue Cross Extended Health and Benefits plan, as services are provided by registered practitioners such as dieticians and physiotherapists.

A Relationship Benefitting All K-12 Leaders

The BCPVPA is proud to provide a “quiet” and competitively priced disability Plan for Principals and Vice-Principals and all exempt staff in BC’s K-12 public education sector. While it is a big responsibility, we believe that all Plan participants benefit from the efforts made to manage this Plan since the late 1980s.

We value the relationship with Desjardins, and we regularly receive positive feedback regarding the interaction claimants have with the DFS staff. A well run, serviced, and supportive disability plan is important for claimants who need these benefits at what can be one of the most challenging times in their career.

We hope that you will explore the other services and resources available at no cost to BCPVPA LTD Plan participants. These resources may help you to learn about the prevention of disabling health conditions that could impact your employability, and the mitigation of emerging health conditions that may affect your quality of life.

As the Plan Administrator, I am here to answer any of your questions or provide guidance on how to navigate your disability benefits, regardless of whether you are a Vice-Principal, Principal, or exempt staff. Our objective is to ensure you have a good experience, and access the benefits that you are entitled to receive.

Ideally, you may never need to use the disability benefits, but the Plan is there for you, should you ever need it.

The BCPVPA is proud to be a member of the International Confederation of Principals, a global association of school leadership organizations that reaches out across four regions: Africa, The Americas, Asia & Oceania, and Europe.

BCPVPA members are invited to join the ICP WhatsApp group to keep up to date on upcoming events. Find the link under Member News in My BCPVPA.

icponline.org



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