



JOHNSTONE'S JOURNAL is published monthly, and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies, and use as a payroll staffer.

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## In the News

### The Million-dollar Baby and Changes to EI and MSP of BC

#### The Million-dollar Baby

You may have heard about a recent news story where a family is facing an out-of-country medical bill for over \$900,000 that their insurer has denied. While vacationing in Hawaii, a woman from Saskatchewan who was six months pregnant went into labour. She gave birth and her daughter then spent two months in intensive care. The insurer has rejected the claim and apparently has given nine reasons why the claim is ineligible.

We have no additional information about this specific case, but if you are concerned that something like this could happen to you, we encourage you to read our July 2014 *Johnstone's Journal* [Emergency Medical Coverage When You Travel: Understand Your Coverage and Be Prepared Before You Leave](#)

An important aspect of this case is that it involves an individual, or personal, travel policy, and that these plans have strict and specific limitations not typically found in group policies. Before traveling out of province or out of Canada, make sure you fully understand the exclusions and limitations of your travel coverage.

#### Medical Services Plan of BC

Effective January 1, 2015, the BC provincial government will increase premiums to the Medical Service Plan (MSP of BC). The new monthly premiums for employees earning \$30,000 per year or more will be:

	<u>Current</u>	<u>January 1, 2015</u>
Single	\$69.25	\$72.00
Couple	\$125.50	\$130.50
Family	\$138.50	\$144.00

MSP premiums are based on family size and income. For more information visit:

[www.health.gov.bc.ca/msp/infoben/premium.html](http://www.health.gov.bc.ca/msp/infoben/premium.html)

#### Employment Insurance Changes for 2015

The federal government recently announced an increase in the employment insurance (EI) maximum insurable earnings amount and a corresponding increase in the EI weekly maximum benefit. Effective Jan. 1, 2015, maximum insurable earnings will increase to \$49,500 a year. Accordingly, the new maximum EI benefit amount will be \$524 a week (\$49,500 at 55 per cent, over 52 weeks).

As a result, short-term disability (STD) plans that match the EI maximum will automatically increase effective Jan. 1. This will ensure your plan continues to qualify for the EI rate reduction program. For more information, or to apply, visit: [www.servicecanada.gc.ca/eng/sc/ei/index.shtml](http://www.servicecanada.gc.ca/eng/sc/ei/index.shtml)

Employment Insurance provides temporary financial assistance to unemployed Canadians who have lost their job, while they look for work or upgrade their skills.

Canadians who are sick, pregnant, or caring for a newborn or adopted child, as well as those who must care for a family member who is seriously ill with a significant risk of death, may also be assisted by Employment Insurance. Benefits begin after an employee has been away from work for longer than two weeks (the elimination period). After two weeks, EI will pay the disabled employee a weekly benefit equal to 55% of the weekly insurable earnings. Benefits will continue to be paid for up to 15 weeks and are taxable.