

## Comprehensive Insurance Benefits

The British Columbia Retired Teachers' Association (BCRTA) has worked with Johnson Inc., a national benefits provider, to develop a voluntary benefit plan available to BCRTA members.

Coverage is available to all BCRTA members in good standing.

BCRTA members in good standing may apply for Extended Health Care (EHC) with Prestige Travel Plan coverage within 60 days of terminating group insurance coverage without having to submit medical evidence for eligibility.

Members without group insurance coverage or those applying for EHC with Prestige Travel Plan coverage outside the 60 day eligibility period require medical evidence of insurability and may be declined coverage.

Members who apply for Dental Care within 60 days of terminating group coverage are exempt from prorated maximums in the first calendar year.

**Note:** You must provide proof of enrolment in the BC Fair PharmaCare Plan in order to be covered under the BCRTA EHC with Prestige Travel Plan.



## Extended Health Care Plan

80% coverage for eligible expenses up to a lifetime maximum of \$250,000 per insured person (excludes Emergency Travel). Other inside limits apply.

### Prescription Drug Coverage:

- Pay direct drug card to reimburse prescription drugs included in the BC Provincial Formulary (i.e. PharmaCare):
  - Drugs are subject to PharmaCare low cost alternative (LCA) and reference drug program (RDP) pricing.
  - \$10 dispensing fee cap and 8% mark-up limit.
- Eligible drugs include:
  - Drugs, sera and injectables, and compounds / mixtures requiring a prescription and dispensed by a licensed pharmacist.
  - Both non-prescription drugs (with a Drug Identification Number) and supplies required as a result of colostomy or ileostomy and/or treatment of cystic fibrosis, diabetes (e.g., test strips), heart disease or Parkinson's.

### Plan 1:

If **either** you **or** your spouse was born in 1939 or earlier, choose from two (2) annual calendar year maximums:

- **Drug Option A:** \$1,200 per household.
- **Drug Option B:** \$2,500 per household.
  - 80% coverage for the first \$1,500 household out-of-pocket expenses, then 100% coverage.

### Plan 2:

If **both** you **and** your spouse were born in 1940 or later, choose from two (2) annual calendar year maximums:

- **Drug Option A:** \$1,500 per household.
- **Drug Option B:** \$3,500 per household.
  - 80% coverage for the first \$1,500 household out-of-pocket expenses, then 100% coverage.

## EXTENDED HEALTH MONTHLY RATES

### PLAN 1: BORN IN 1939 OR EARLIER:

	SINGLE	COUPLE	FAMILY
<b>UNDER 75</b>			
\$1,200 MAX.	<b>\$107.00</b>	<b>\$182.00</b>	<b>\$233.00</b>
\$2,500 MAX.	<b>\$134.00</b>	<b>\$230.00</b>	<b>\$302.00</b>
<b>AGE 75 - 84</b>			
\$1,200 MAX.	<b>\$141.00</b>	<b>\$249.00</b>	<b>\$320.00</b>
\$2,500 MAX.	<b>\$168.00</b>	<b>\$297.00</b>	<b>\$389.00</b>
<b>AGE 85+</b>			
\$1,200 MAX.	<b>\$250.00</b>	<b>\$467.00</b>	<b>\$584.00</b>
\$2,500 MAX.	<b>\$277.00</b>	<b>\$515.00</b>	<b>\$651.00</b>

### PLAN 2: BORN IN 1940 OR LATER:

	SINGLE	COUPLE	FAMILY
<b>UNDER 75</b>			
\$1,500 MAX.	<b>\$116.00</b>	<b>\$206.00</b>	<b>\$272.00</b>
\$3,500 MAX.	<b>\$154.00</b>	<b>\$271.00</b>	<b>\$357.00</b>
<b>AGE 75 - 84</b>			
\$1,500 MAX.	<b>\$146.00</b>	<b>\$264.00</b>	<b>\$346.00</b>
\$3,500 MAX.	<b>\$186.00</b>	<b>\$331.00</b>	<b>\$433.00</b>

Retail Sales Tax is added to the premiums where required by law.

### Non-Drug Eligible Expenses:

- Accidental Dental (\$1,000 per calendar year).
- Ambulance Service / Diagnostic Services.
- Hearing Aids (\$1,000 per 5 calendar years).
- Home Care (\$50 per day – duration limits apply).
- Medical Aids and Appliances (individual limits).
- Paramedical Services (\$1,000 combined per calendar year).
- Prescribed Health Education Programs.
- Private Duty Nursing.
- Private or Semi-private Hospital (100%, up to \$100 per day).
- Vision Care (\$300 per 2 calendar years plus up to \$100 towards 1 eye exam per 2 calendar years).

## Prestige Travel Plan

### (Included with Extended Health Care) Out-of-Province / Country Coverage

100% Emergency Travel Coverage is included with the Extended Health Care Plan. Coverage includes the following per insured person:

- Lifetime maximum of \$2,000,000 for **sudden and unforeseen** eligible emergency medical travel expenses.
- Multiple annual trips up to 62 days duration per trip.
- Trip cancellation / interruption (\$6,000 per trip).
- Hospital Accommodations and Physician Services.
- Drugs / Diagnostic Services / Aids and Appliances.
- Emergency Transportation (ground, air).
- 24 Hour Emergency Help Line – contact \*Sigma Assistel toll free at 1-877-775-3695.
- And more!

### Supplemental Coverage is Available:

If you require more than the 62 day base travel, you may purchase additional Supplemental coverage in 15 day units up to 212 total days. Contact the plan administrator, Johnson Inc. for more details.

### Stand-Alone Trip Cancellation / Interruption Plan

Designed for BCRTA members who would like to increase existing plan coverage, or would like to add the Trip Cancellation and Interruption benefit to their current plan that doesn't include this coverage.

- No medical required for coverage.
- Trip cancellation / interruption coverage up to \$5,000 per insured person per year.
- Up to \$1,000 for lost / damaged baggage, and more!

Please contact Johnson Inc. for plan rates and additional coverage details.

## Dental Care Plan

### Coverage Includes:

- 80% Basic/Preventative Services (no annual maximum):
  - 1 oral exam per calendar year, 8 units of scaling and/or root planning per year, and 4 units of dental facility fees for surgical removal of teeth.
- 80% Minor Restorative, includes:
  - Endodontics / Periodontics combined to a calendar year maximum of \$750.
- 50% Major Restorative procedures – Must be pre-authorized by mail, and includes:
  - \$700 combined for Crowns / Posts / Inlays / Onlays.
  - \$700 combined for Bridges / Dentures / Implants.

### DENTAL CARE MONTHLY RATES

SINGLE	COUPLE	FAMILY
\$56.00	\$112.00	\$134.00

Retail Sales Tax is added to the premiums where required by law.

## Home Insurance

Johnson Inc. offers home products and services that are complete, comprehensive and designed to save you money and give you peace of mind such as:

- 5% discount for Plan Benefits policyholders.
- 24/7 Live Customer Support.
- Exclusive benefits for 50+ customers.
- Personal Identity Theft and Restoration.



## Additional Benefits Available to BCRTA Members

### Guaranteed Life Insurance

- Provides lifelong coverage of up to \$25,000 without the need to complete a medical questionnaire at any time.

### Term Life Insurance

- You can choose coverage amounts of \$25,000 to \$150,000, and premiums are guaranteed not to increase for 10 years (short form medical questionnaire is required).

### Long Term Care

- Different levels of coverage up to \$100 per day and a \$200,000 lifetime maximum to BCRTA members, their spouses, adult children and parents who qualify for coverage.

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For plan rates or to enrol in any of these plans, please contact the Plan Administrator, Johnson Inc. toll free at 1-866-799-0000 or visit our website at [www.johnson.ca/bcrt](http://www.johnson.ca/bcrt)

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### Policy Renewal

The BCRTA Member Benefit Plan automatically renews each September 1 and is subject to the policy terms and conditions located in the governing documents, the Certificates of Insurance that can be viewed at [www.johnson.ca/bcrt](http://www.johnson.ca/bcrt).

The next renewal will be September 1, 2016.

### Premium Payment

Bank deductions are withdrawn one month in advance. For example, the July 5<sup>th</sup> deduction pays for August coverage.

Retail Sales Tax is added to the premiums where required by law.

For complete plan details, please refer to the Certificates of Insurance available at [www.johnson.ca/bcrt](http://www.johnson.ca/bcrt)



### CONTACT A REPRESENTATIVE TODAY:

Telephone: 604.881.8840  
Toll free: 1.866.799.0000 (Administration)  
Fax: 604.881.8828  
Email: [pbsevicewest@johnson.ca](mailto:pbsevicewest@johnson.ca)

### JOHNSON INC.

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[www.johnson.ca/bcrt](http://www.johnson.ca/bcrt)

## PLAN SUMMARY

SEPTEMBER 1, 2015

### INSURANCE COVERAGE FOR BCRTA MEMBERS

- EXTENDED HEALTH CARE
- PRESTIGE TRAVEL
- DENTAL CARE
- AND MORE!

Travel Plan Administrator  
24-hour Centre Emergency Information:

### SIGMA ASSISTEL

Canada/USA (Toll free): 877.775.3695  
Other Countries (Call collect) 514.875.3695

**JOHNSON**