

BCRTA Member Benefit Plan Comparison

	Teachers' Pension Plan (TPP) Extended Health Benefits	Johnson Inc. - Extended Health Care w/ Prestige Travel
Plan Percentage	80% (1st \$1,000); 100% thereafter	80%
Deductible	\$200 per person per calendar year (excludes insulin injectors, hearing aids, vision care)	None
Lifetime Maximum	\$200,000	\$250,000
Prescription Drugs	Covered -Direct Pay Drug Card -PharmaCare Low Cost Alternative (LCA) & Reference Drug Program (RDP) pricing -8% mark-up limit -\$10 dispensing fee cap per script	Plan 1: Option A: \$1,200 / Option B: \$2,500 (per household) Plan 2: Option A: \$1,500 / Option B: \$3,500 (per household) [Annual household drug limit based on date of birth] -Direct Pay Drug Card -BC Provincial (i.e. PharmaCare) Formulary -PharmaCare Low Cost Alternative (LCA) & Reference Drug Program (RDP) pricing -8% mark-up limit -\$10 dispensing fee cap per script NEW - Vaccines (\$100 per calendar year)
Accidental Dental	Covered	\$1,000 per calendar year
Ambulance Services	Covered	Covered
Health Education	Not Covered	\$100 per calendar year
Hearing Aids	\$1,400 per 4 calendar years -reimbursed at 100%	\$1,000 per 5 calendar years
Home Care	\$50/day -up to 10 days after hospital stay -care must be from LPN or RN	\$50/day -up to 10 days after hospital stay
Hospital Accommodation	Covered -semi-private or private room	\$100/day -reimbursed at 100% -semi-private or private room
Medical Aids and Appliances	Covered (some limits apply)	Covered (some limits apply)
Paramedical Services	Combined \$1,000 per calendar year	Combined \$1,000 per calendar year
Private Duty Nursing	Covered	\$3,000 per 3 calendar years
Vision Care	\$300 per 2 calendar years -reimbursed at 100%	\$300 per 2 calendar years
Eye Examinations	Covered -included in Vision Care maximum	1 exam per 2 calendar years -up to \$100
Travel	Out-of-Province (within Canada) only -reimbursed at 100% -included in lifetime maximum	Out-of-Province & Out-of-Country -reimbursed at 100% -\$5,000,000 per year -multi-trip plan (up to 62 days per trip) -trip cancellation / interruption (\$8,000 per trip)

*This summary does not constitute a contract/certificate of insurance. For complete plan details and limits, please refer to the governing documents for each plan.

