

Insurance Information and Member Advantage Programs

Group Benefit Plan Information for Retired Teachers

Note: the retired member pays the premiums for all these plans.

With the exception of MSP, all of these plans have less generous benefits than the active member plans so you might choose to avail yourself of the benefits of your current plan *before* you retire.

Provincial government plans:

1. Medical Services Plan (MSP)

Effective January, 2020 the provincial government has eliminated Medical Services Plan premiums.

2. Fair Pharmacare

Fair Pharmacare coverage is based on family net income and it covers eligible drug costs using the BC Pharmacare Formulary.

Before deductible	After deductible	After family maximum
You pay 100%	You pay 30%	You pay 0%

Examples:

Net family income	Deductible	Family maximum
\$30,000	\$600	\$900
\$60,000	\$1800	\$2400

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2. Green Shield Canada plans available through the Teachers' Pension Plan. Rates effective February 1, 2020

2a. Extended Health Care – Green Shield (EHC) (February 2020)

See Page 6 for a description of the benefits. This Green Shield Canada **provides no out-of-country travel coverage.**

Coverage Category	2020 Monthly Premiums	2020 Yearly
1 person	\$83.71	\$1004.52
2 people	\$167.58	\$2010.96
3 people	\$325.68	\$3908.16

Premiums can be deducted by the Pension Corporation from your pension if you submit the request when you are submitting your final pension selection.

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2b. Dental (Green Shield)

A. Essential Dental Plan (February 1, 2020)

Coverage Category	2020 Monthly	2020 Yearly
1 person	\$29.94	\$359.28
2 people	\$56.92	\$683.04
3 or more people	\$95.95	\$ 1151.40

Essential Dental Plan Coverage

Deductible	No deductible
Reimbursement: Basic Services	70%
Frequency Plan Limits	Each Calendar Year
Financial Limit Per Person Per Year	\$1,000

B. Enhanced Dental Plan (February 1, 2020)

Coverage Category	2020 Monthly	2020 Yearly
1 person	\$56.64	\$679.68
2 people	\$107.55	\$1290.60
3 people	\$151.87	\$1822.44

Enhanced Dental Plan Coverage*

Deductible	No deductible
Reimbursement: Basic Services	70%
Reimbursement: Restorative Services	70%
Frequency Plan Limits	Each Calendar Year
Financial Limit Per Person Per Year For Basic Services	\$2,000 per year combined with Restorative Services

Upgrading Dental Coverage

Upgrading coverage in the Enhanced Plan can only be made if you have participated in the Essential Plan for a 24-month period. Downgrading coverage from the Enhanced Plan to the Essential Plan is not available.

Note: Because of the limits within these plans they might best be viewed as a budgeting convenience. Some members have chosen to self-insure. That is, put money aside each month to cover their dental expenses.

3. Johnson's insurance plans available to BCRTA members only.

3a. MEDOC Travel Insurance (Travel Only)

A comprehensive out-of-province travel insurance plan that ensures you have the coverage you need if faced with a medical emergency, trip cancellation, interruption or delay while traveling.

NOTE: Active teachers can join this insurance plan by contacting the BCRTA Some

key features:

- **ALL** BCRTA members and spouses are eligible (Active teachers can join this plan while teaching by contacting the BCRTA Office)
- Annual Base Plan provides coverage for an unlimited number of 17-day or 35-day trips in a year.
- Supplemental Trip Plan coverage options available for single trips up to 212 days. (But expensive)
- Trip cancellation included on every trip
- Baggage and Personal Effects Benefit – but your house insurance is the first payer.
- This plan has a **90-day stability clause**. Any medical condition you have must be stable in the 90 days before your travel begins (or 90 days before booking your trip for trip cancellation). If your condition changes, phone Medoc immediately to invoke the Trip Cancellation coverage.

Premiums are determined by age bands and by completing a Health Option Questionnaire. Members with no pre-existing conditions pay lower premiums. All members qualify under the Standard rates.

Sample Rates:

To qualify for Optimal or Preferred rates you must complete and submit a Health Option Questionnaire. Everyone is accepted under the Standard rates. Be sure to complete the Questionnaire accurately as any errors may void your coverage.

These individual, yearly rates are age-banded; rates increase every 5 years of age. Couples rates are about double this and you may find it cheaper to register individually if one partner is younger than the other.

		Age	
		55 years	65 years
Optimum	17 day trips	\$ 106.00	\$ 142.00
	35 day trips	\$ 116.00	\$ 156.00
Preferred	17 day trips	\$ 123.00	\$ 162.00
	35 day trips	\$ 136.00	\$ 179.00
Standard	17 day trips	\$ 209.00	\$ 322.00
	35 day trips	\$ 231.00	\$ 357.00

Rates effective from Sept. 1, 2019 to Aug. 31, 2020

Lower rates available with \$1000 deductible

For more information including premium costs call Johnson's at 1-866-799-0000 or see

<https://www.johnson.ca/travel/medoc/splash-en.jsp>

3b. Johnson Insurance Extended Health coverage with Prestige Travel

The BCRTA has provided an alternate Extended Health Care Plan with Travel that better meets the needs of **some** of our members. The key features are that any number of trips outside BC are permitted up to a maximum of **62 days** each and there is **no 90-day stability clause**. Rather, claims while travelling must be for 'sudden and unforeseen' incidents. There is no Health Option Questionnaire with this plan; all members pay the same rates.

Plan 2: Born in 1940 or later (Monthly Rates)

Under 75 years	Single	Couple	Family
\$1500 max drug	\$129	\$232	\$305
\$3500 max drug	\$169	\$299	\$392
75 - 84			
\$1500 max drug	\$196	\$361	\$469
\$3500 max drug	\$236	\$428	\$556

Rates effective Sept. 1, 2019 to August 31, 2020

Notes:

1. BCRTA members should begin with the lower, \$1500 max drug coverage. Should you find that you need the higher max drug amount, contact Johnson Insurance and they will change you to the higher rate category. You will have to stay there for at least two years.
2. When doing a comparison of your premiums between the Green Shield Plan and the Johnson Plan be sure to include the \$200 deductible per member to the GSC premiums as you pay the first \$200 of costs with GSC. There is **no deductible** with the Johnson Plan.

3d. NEW

Trip Cancellation & Trip Interruption Travel Insurance

Premium Cost For Family:\$87.99 for any number of 90 day trips in a year. **Available to friends and family of BCRTA members.**

Benefit Details

Flight Accident and Accidental Death and Dismemberment: Death from airline loss or crash Death other than airline Loss of both eyes, hand or foot	\$150,000 \$ 25,000 \$ 12,500 for loss of one eye, hand or foot
Baggage & Personal Effects	\$1500 per insured to a max of \$3000 per insured family
Reimbursement of loss of baggage & personal effects	\$400 per insured up to a maximum of \$1,000 per family for the purchase of necessities as a result of your checked baggage being delayed more than 12 hours.
Trip Cancellation: if you are unable to travel outside province or territory OR Delay of your trip for one of the following reasons: *Death, injury or illness of you, your family member, close business associate, caregiver, travelling companion or travelling companion's family member *you are under medical quarantine or admitted to hospital *Cancellation of a planned business meeting (check page 11 of policy for details) *Cancellation of conference beyond your control *Delay of your common carrier or private auto from mechanical failure, a traffic accident road closure, weather conditions or flight delay (see page 11) *missed connection * transfer of work after trip booked *Damage to your principal residence *A natural disaster at your destination *Pregnancy diagnosed after trip payment *Legal adoption *Involuntary loss of your or your spouse's permanent employment (page 12 of policy) *Non-issuance of your travel visa *Called as a reservist, military, police or fire personnel *Called for jury duty, subpoenaed as a witness, or required to appear as a defendant in a civil suit while on a trip (NOTE: read stability clause page 13 as well as exclusion clause pages 14-17)	Up to a maximum of \$12,000 per insured trip One-way return airfare (part of the \$12000)

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3e. Johnson Dental (optional)

(see Brochure for coverage details)

Single	Couple	Family
\$61.00	\$122.00	\$146.00

Rates effective September 1, 2019 to August 31, 2020

Note: Because of the limits within these plans they might best be viewed as a budgeting convenience. Some members have chosen to self-insure. That is, put money aside each month to cover their dental expenses.

Extended Health Care Benefit Comparison

This chart is provided as a quick, general comparison the benefits between the Green Shield Canada EHC plan and the Johnson's EHC plan. You are advised to undertake a careful analysis of the coverage documents provided by the companies before making a decision.

	Teachers' Pension Plan Green Shield Canada	BCRTA Johnson Insurance (includes travel insurance) **
Monthly Premiums	See above. Include the deductible amount when comparing premiums.	See above.
Plan %	80% (1 st - \$1,000); 100% thereafter	80%
Deductible	\$200 per person per calendar year (includes insulin injectors hearing aids, vision care)	None
Lifetime Max	\$200,000	\$250,000

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	See plan percentage above.	Plan 2 (Born after 1940): Option A: \$1500/Option B \$3500 (maximums per household)
Prescription Drugs	Direct Pay Drug Card GSC formulary (Larger than the PharmaCare Formulary) PharmaCare Low Cost Alternative & Reference Drug Program pricing 8% mark-up \$10 dispensing fee cap per script	Direct Pay Drug Card BC Provincial (PharmaCare) Formulary PharmaCare Low Cost Alternative & Reference Drug Program pricing 8% mark-up limit \$10 dispensing fee cap per script
Accidental Dental	Covered	\$1000 per calendar year
Ambulance Services	Covered	Covered
Health Education	Not covered	\$100 per calendar year
Hearing Aids	\$1400 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 & Appliances	Covered (some limits apply)	Covered (some limits apply)
Paramedical Services	Combined \$1,000 per calendar year	Covered \$1,000 per calendar year
Private Duty Nursing	Covered	\$3,000 per 3 calendar year
Vision Care	\$300 per 2 calendar years Reimbursed at 100%	\$300 per 2 calendar years

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Eye Examinations	Covered Included in vision care maximum	1 exam per 2 calendar years Up to \$100
**Travel	Within Canada coverage only. Costs included in life time maximum	Included Out of province and Out of country Reimbursed at 100%. Costs do not use up your life time maximum.
Vaccines	Not covered.	(\$100) per calendar year

Medoc Travel vs Prestige Travel

Comparison of the benefits of the Medoc Travel Insurance plan with the Prestige Travel component of the Johnson's combination EHC/Travel plan.

	Medoc	Prestige
Travel	Out of Province and Out of Country Reimbursement at 100%	Out of Province and Out of Country Reimbursed at 100%
Stability Clause	Must be medically stable for 90 days prior to the beginning of the trip	No stability clause. Claimed events must be 'sudden and unforeseen.'
Maximums	\$5,000,000 per trip	\$5,000,000 lifetime maximum
Trip Cancellation	\$8,000 per person per trip 90 day stability clause	\$8,000 per trip Additional trip cancellation available Sudden and unforeseen clause
Length – maximum per trip	Multi-trip plan – 17 or 35 days Additional days available but expensive	Multi-trip plan - 62 days per trip Additional days available
Lost luggage	\$1500 per trip Medoc is last payer	Baggage and Personal effects \$1500 per insured; \$3,000 family Pet return \$500, Vehicle Return \$5,000

Improvements to both plans will be introduced by September 2019.

This summary does not constitute a contract/certificate of insurance. For complete details and limits, please refer to the governing documents for each plan. Details on all Johnson Plans can be found at: www.johnson.ca/bcrta/en/bc

For 'best friend' advice in choosing the most appropriate plan for your insurance needs, contact the Langley office of Johnson's Insurance. 604.881.8840

Toll free is [1 866-799-0000](tel:18667990000) but be sure to mention the BCRTA Group Plan.

BCRTA Member Advantage Programs Information

BCRTA MEMBERS ONLY Affinity Plans:

Access and details for all the plans here: <http://bcрта.ca/members-advantage-program/>

1. Insurance Plans

Through Johnson Inc. with reduced rates for members.

- Johnson's Medoc Travel
- Home insurance
- Life – term and Guaranteed
- Dental
- Johnson's EHC with Prestige Travel
- Trip Cancellation / Trip Interruption and Baggage Insurance
- Thrive EHC and Dental (Travel Optional) Available to friends and family of members.

More information: <http://www.johnson.ca/bcрта/en/bc>

2. Canadian Public Employee Acquisition Club

CPEAC operate an exclusive program for Canadian Public Employees or retirees. Being a club member means you will be able to receive extraordinary incentives on goods and services.

We encourage you to register and gain access to the newsletter, which contain monthly updates of deals available only for members.

3. Trip Merchant

Trip Merchant offers group travel offers for BCRTA members as well as personalized travel advice and offers. 88 BCRTA members have gone to Portugal together for a long-stay vacation; 38 of those members also spent a week together in Morocco.

We encourage you to register on their website to receive access to their offers and a weekly emailed update of future trips.

This website is password protected for members only access.

Click on this link <https://bcрта.tripmerchant.ca/>

Once you click on it, you will have to enter your password, which is **BCRTATM18**

4. Collette Vacations

Collette offers escorted tours to all 7 continents.

Since 1918, Collette Vacations has led the way in escorted touring. Through a process of constant innovation, their diverse roster of tours continues to meet the needs of today's savvy world travelers. Across 3 distinct brands, Collette provides a hassle free way to see the world while fulfilling the singular dreams of their customers.

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Special discounts will be offered to BCRTA members. The trips can be booked directly with Collette or through a local travel agent.

5. Johnson Inc. Scholarship Program

50 Scholarships in the amount of \$1000 are available for students beginning post-secondary studies following the completion of secondary school. You will find the application form on the website.

For more information: <https://www1.johnson.ca/scholarship>

6. Perkopolis

Through our new partner Perkopolis, BCRTA members have access to various discounted products and services, including; tickets, hotels, car rentals, gasoline, home services, apparel, etc. The thrill of live theatre, the magic of movies, family attractions, and spectacular sports – you save money on your entertainment and everyday purchases.

7. Merit Travel

Special rates apply for members.

8. Hearing Life Canada

Free hearing tests, 10% discount. Watch for special offers.

9. Park'N Fly

Vancouver Airport rates: \$16.95/day, \$66.95/week. You must purchase parking through our website and print and present your coupon at the lot to get these rates.

10.. Endless Savings

This is a custom program for BCRTA Members powered by Endless Savings & More (ESM) and offers hundreds of savings on restaurant meals, entertainment, travel, clothing, automotive, consumer goods and more.

Members download a BCRTA icon to the home page on their smart phone • Tap the icon any time to view hundreds of available savings • GPS automatically shows merchants and savings that are close to your location • Redeem savings in store by showing the offer on your smart phone.

11. Bestway Tours and Safaris

Hotels and Car Rental Discounts

12. IRIS Eyewear

www.iris.ca/benefits

Please Note:

Provider information is given for the purpose of advising our members of savings currently available.

Responsibility for the product and final cost remains solely between the member and the provider.