



Retirement Benefits Information Handout and BCRTA Member Exclusive Advantage Programs

Group Benefit Plan Information for Retired Teachers and Travel Insurance Options – Updated January 1, 2025

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%

The attached tables are reprinted from the Ministry of Health Pharmacare information.

[BC Pharmacare Website Province of BC](#)

Fair PharmaCare Assistance Levels – Regular

The following table shows the level of PharmaCare assistance for families based on their net income. Once the Family Deductible has been met, PharmaCare covers **70%** of eligible costs until the Family Maximum is met. After you meet the Family Maximum, PharmaCare covers **100%** of eligible costs.

Family Net Income Range		Family Deductible	Family Maximum
\$0.00	\$1,875.00	\$0.00	\$0.00
\$1,875.01	\$3,125.00	\$0.00	\$0.00
\$3,125.01	\$4,375.00	\$0.00	\$0.00
\$4,375.01	\$6,250.00	\$0.00	\$0.00
\$6,250.01	\$8,750.00	\$0.00	\$0.00
\$8,750.01	\$11,250.00	\$0.00	\$0.00
\$11,250.01	\$13,750.00	\$0.00	\$0.00
\$13,750.01	\$15,000.00	\$0.00	\$100.00
\$15,000.01	\$16,250.00	\$0.00	\$200.00
\$16,250.01	\$18,750.00	\$0.00	\$300.00
\$18,750.01	\$21,250.00	\$0.00	\$400.00
\$21,250.01	\$23,750.00	\$0.00	\$500.00
\$23,750.01	\$26,250.00	\$0.00	\$600.00
\$26,250.01	\$28,750.00	\$0.00	\$700.00
\$28,750.01	\$30,000.00	\$0.00	\$800.00
\$30,000.01	\$31,667.00	\$650.00	\$900.00
\$31,667.01	\$35,000.00	\$800.00	\$1,150.00
\$35,000.01	\$38,333.00	\$950.00	\$1,350.00
\$38,333.01	\$41,667.00	\$1,100.00	\$1,500.00
\$41,667.01	\$45,000.00	\$1,300.00	\$1,700.00
\$45,000.01	\$48,333.00	\$1,400.00	\$1,875.00
\$48,333.01	\$51,667.00	\$1,500.00	\$2,000.00
\$51,667.01	\$55,000.00	\$1,600.00	\$2,150.00
\$55,000.01	\$58,333.00	\$1,700.00	\$2,275.00
\$58,333.01	\$61,667.00	\$1,800.00	\$2,400.00
\$61,667.01	\$65,000.00	\$1,900.00	\$2,550.00
\$65,000.01	\$70,833.00	\$2,000.00	\$2,675.00
\$70,833.01	\$79,167.00	\$2,250.00	\$3,000.00
\$79,167.01	\$87,500.00	\$2,500.00	\$3,350.00

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Fair PharmaCare Income Band – Regular

Family Net Income Range		Family Deductible	Family Maximum
\$87,500.01	\$95,833.00	\$2,750.00	\$3,675.00
\$95,833.01	\$108,333.00	\$3,000.00	\$4,000.00
\$108,333.01	\$125,000.00	\$3,500.00	\$4,675.00
\$125,000.01	\$141,667.00	\$4,000.00	\$5,350.00
\$141,667.01	\$158,333.00	\$4,500.00	\$6,000.00
\$158,333.01	\$183,333.00	\$5,000.00	\$6,675.00
\$183,333.01	\$216,667.00	\$6,000.00	\$8,000.00
\$216,667.01	\$250,000.00	\$7,000.00	\$9,350.00
\$250,000.01	\$283,333.00	\$8,000.00	\$10,000.00
\$283,333.01	\$316,667.00	\$9,000.00	\$10,000.00
\$316,667.01	\$999,999,999.00	\$10,000.00	\$10,000.00

Note: The default family deductible is \$10,000 for:

- Families registered for Fair PharmaCare whose income cannot be verified
- Persons actively enrolled in the Medical Services Plan but not registered for Fair PharmaCare

After this deductible is paid, PharmaCare will cover 100% of eligible costs for the rest of the year.

Fair PharmaCare Assistance Levels – Enhanced

The following table shows the level of PharmaCare assistance for families (with at least one registrant born before 1940) based on their net income. Once the Family Deductible has been met, PharmaCare covers **75%** of eligible costs until the Family Maximum is met. After you meet the Family Maximum, PharmaCare covers **100%** of eligible costs.

Family Net Income Range		Family Deductible	Family Maximum
\$0.00	\$3,000.00	\$0.00	\$0.00
\$3,000.01	\$5,000.00	\$0.00	\$0.00
\$5,000.01	\$7,000.00	\$0.00	\$0.00
\$7,000.01	\$10,000.00	\$0.00	\$0.00
\$10,000.01	\$14,000.00	\$0.00	\$0.00
\$14,000.01	\$18,000.00	\$0.00	\$200.00
\$18,000.01	\$22,000.00	\$0.00	\$250.00
\$22,000.01	\$26,000.00	\$0.00	\$300.00
\$26,000.01	\$30,000.00	\$0.00	\$350.00
\$30,000.01	\$33,000.00	\$0.00	\$400.00
\$33,000.01	\$37,500.00	\$350.00	\$700.00
\$37,500.01	\$42,500.00	\$400.00	\$800.00
\$42,500.01	\$47,500.00	\$450.00	\$900.00
\$47,500.01	\$50,000.00	\$500.00	\$1,000.00
\$50,000.01	\$52,500.00	\$1,000.00	\$1,500.00
\$52,500.01	\$57,500.00	\$1,100.00	\$1,650.00
\$57,500.01	\$62,500.00	\$1,200.00	\$1,800.00
\$62,500.01	\$67,500.00	\$1,300.00	\$1,950.00
\$67,500.01	\$72,500.00	\$1,400.00	\$2,100.00
\$72,500.01	\$77,500.00	\$1,500.00	\$2,250.00
\$77,500.01	\$82,500.00	\$1,600.00	\$2,400.00
\$82,500.01	\$87,500.00	\$1,700.00	\$2,550.00
\$87,500.01	\$92,500.00	\$1,800.00	\$2,700.00
\$92,500.01	\$97,500.00	\$1,900.00	\$2,850.00
\$97,500.01	\$106,250.00	\$2,000.00	\$3,000.00
\$106,250.01	\$118,750.00	\$2,250.00	\$3,375.00
\$118,750.01	\$131,250.00	\$2,500.00	\$3,750.00
\$131,250.01	\$143,750.00	\$2,750.00	\$4,125.00
\$143,750.01	\$162,500.00	\$3,000.00	\$4,500.00

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Family Net Income Range		Family Deductible	Family Maximum
\$162,500.01	\$187,500.00	\$3,500.00	\$5,250.00
\$187,500.01	\$212,500.00	\$4,000.00	\$6,000.00
\$212,500.01	\$237,500.00	\$4,500.00	\$6,750.00
\$237,500.01	\$275,000.00	\$5,000.00	\$7,500.00
\$275,000.01	\$325,000.00	\$6,000.00	\$9,000.00
\$325,000.01	\$375,000.00	\$7,000.00	\$10,000.00
\$375,000.01	\$425,000.00	\$8,000.00	\$10,000.00
\$425,000.01	\$475,000.00	\$9,000.00	\$10,000.00
\$475,000.01	\$999,999,999.00	\$10,000.00	\$10,000.00

Note: The default family deductible is \$10,000 for:

- Families registered for Fair PharmaCare whose income cannot be verified
- Persons actively enrolled in the Medical Services Plan but not registered for Fair PharmaCare

After this deductible is paid, PharmaCare will cover 100% of eligible costs for the rest of the year.

Green Shield Canada plans available through Teachers' Pension Plan.

Rates effective February 1, 2025

2a. Extended Health Care – Green Shield (EHC) (February 2025)

See Page 15 and 16 for a description of the benefits. This Green Shield Canada policy **provides no out-of-country travel coverage.**

Coverage Category	2025 Monthly Premiums	2025 Yearly
1 person	\$110.04	\$1320.48
2 people	\$220.28	\$2643.36
3 people	\$428.07	\$5136.84

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

Information regarding the eligibility, application deadlines, premiums and coverage for the TPP is available from the Teachers' pension plan as they are the administrators for the Green Shield Plan.

<https://tpp.pensionsbc.ca/retirement-health-coverage>

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2b. Dental (Green Shield)

A. Essential Dental Plan (February 1, 2025)

Coverage Category	2025 Monthly	2025 Yearly
1 person	\$34.74	\$416.88
2 people	\$66.03	\$792.36
3 or more people	\$111.31	\$1335.72

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, 2025)

Coverage Category	2025 Monthly	2025 Yearly
1 person	\$65.71	\$788.52
2 people	\$124.77	\$1497.24
3 people	\$176.17	\$2114.04

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.

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Comparison between **Green Shield Dental** and **Johnson Dental**

	Teachers Pension Plan Dental	Johnson Dental Plan
Basic and Preventative	70%	80%
Minor Restorative	70%	80%
Major Restorative	Essential Plan: <i>Not Covered</i> Enhanced Plan: 70%	50%
Plan Maximums	<p>Essential Plan: Combined \$1,000 per calendar year (Basic, Preventative & Minor Restorative)</p> <p>Enhanced Plan: Combined \$2,000 per calendar year</p>	<p>Basic & Preventative: <i>No maximum</i></p> <p>Minor Restorative: \$750 per calendar year (<i>combined</i>)</p> <p>Major Restorative: Crowns, Posts, Inlays & Onlays: \$700 per calendar year (<i>Combined</i>)</p> <p>Bridges, Dentures & Implants \$700 per calendar year (<i>combined</i>)</p>
Scaling and Root Planing	1 Units per calendar year	8 units per Calendar year
X-Rays	Panoramic: 1 per 3 years Complete: 1 per 3 years	Panoramic: 1 per 3 calendar years Complete: 1 per 3 calendar years
Fillings	Amalgam equivalent on permanent molars & all primary teeth	Amalgam equivalent on molars
Endodontics	1 per tooth per lifetime	1 per tooth per 5 calendar years

3 Johnson's insurance Plans

(Available to BCRTA members only. You will need to provide proof of membership in the BCRTA. First year membership is free and sign up is easy.

<https://bcрта.ca/join/>

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.

bcрта.ca

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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. Trips taken outside your province or territory of residence but within Canada can be of any duration in the policy year.
- Supplemental Trip Plan coverage options available for single trips up to 212 days. (But expensive)
- Trip cancellation included on every trip (includes trips in province of residence)
- 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 **annually**. 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.

Rates effective from Sept. 1, 2024 to Aug. 31, 2025

Lower rates available with \$1000 deductible –Contact MEDOC

For more MEDOC information including premium costs call Johnson's at 1-866-606-3362 or see <http://bcрта.johnson.ca/>

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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 Canada are permitted up to a maximum of **62 days or 93 days** each, (*Trips taken outside your province or territory of residence but within Canada can be of any duration in the policy year*) 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.

Rates effective September 1 ,2024 ([Brochure](#))

Notes:

1. BCRTA members should begin with the lower, \$2000 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.

3c. Johnson Insurance Extended Health coverage **NO Travel Insurance** (rates in effect September 1, 2024)

Extended Health Care Only			
	Single	Couple	Family
\$2,000 Drugs	\$115	\$198	\$267
\$4,000 Drugs	\$160	\$274	\$366

3d. Johnson Dental (optional)

(see Brochure for coverage details – must remain on plan for 24 months before cancelling)

Rates effective September 1, 2024 to August 31, 2025

Single	Couple	Family
\$79	\$160	\$191

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.

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PRESTIGE TRAVEL ANNUAL RATES

(annual rates deducted in monthly deductions)

***Only available when you enroll in the Extended Health Care Plan**

PRESTIGE TRAVEL (62-day Base Plan No Deductible)			
	Single	Couple	Family
Annual Rates			
Under Age 74	\$674	\$1,364	\$1,678
Age 75 - 84	\$2,085	\$4,092	\$5,127

PRESTIGE TRAVEL (93 -day Base Plan No Deductible)			
	Single	Couple	Family
Annual Rates			
Under Age 74	\$849	\$1,719	\$2,115
Age 75 - 84	\$2,627	\$5,156	\$6,461

Contact the plan administrator Johnson Inc. for rates for 85 +

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3e Trip Cancellation & Trip Interruption Travel Insurance (Friends and Family of BCRTA members eligible)

Premium Cost – 2025

	Age								
	0 – 39	40 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 75	76 - 80	81+
Single	\$191.23	\$202.26	\$224.11	\$248.33	\$275.16	\$304.89	\$337.83	\$374.33	\$395.03
Family	\$382.46	\$404.52	\$448.22	\$496.66	\$550.32	\$609.78	\$675.66	\$748.66	\$790.06

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 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. Includes coverage for document replacement to a maximum of \$200 in the event of loss or theft of passport, drivers' license, birth certificate, or travel visa.
<p>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 *A <i>trip</i> cancellation caused by a change in <i>your medical condition</i> after <i>you</i> make a deposit or payment towards <i>your</i> travel arrangements, but prior to <i>your day of departure</i>, which causes that <i>medical condition</i> to no longer be <i>stable</i> in the 90 days prior to <i>your day of departure</i> *<i>You or your travelling companion's</i> death, <i>illness</i> or positive test result as a result of contracting Novel Coronavirus 2019 (COVID-19) which prevents <i>you</i> from travelling on <i>your day of departure</i> or <i>day of return</i>, or causes <i>you</i> to interrupt <i>your trip</i>. *<i>You</i> are under medical quarantine for a communicable disease diagnosed by a <i>physician</i>.</p>	

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<ul style="list-style-type: none">*Death, quarantine or admission to <i>hospital</i> for at least 48 hours arising from an <i>emergency of your</i> host at <i>your</i> destination.*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 travel advisory issued by the Government of Canada of “Avoid nonessential travel” or “Avoid all travel” to a specific country, region or area originally ticketed for <i>your trip</i>, when the travel advisory is issued after <i>your day of booking</i>*A natural disaster at your destination*Pregnancy diagnosed after trip payment*Legal adoption of a child*Involuntary loss of your or your spouse’s permanent employment (page 12 of policy)*Non-issuance of your travel visa*<i>Your</i> passport, driver’s license, birth certificate, travel visa, or other government issued document required for travel is lost or stolen while <i>you</i> are travelling, due to circumstances beyond <i>your</i> control. The loss or theft must be reported to the police and/or the appropriate local authorities within 24 hours of discovery, and supported by a police report or in writing by the appropriate local authorities*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*Illness, injury or death of <i>your</i> guide dog if <i>you</i> are legally blind or have a permanent physical disability and travel arrangements have been made for the dog to accompany <i>you</i> on a covered <i>trip</i>. In the case of illness or injury, the illness or injury must be unexpected and serious enough to warrant treatment from a licensed veterinarian.*The quarantine or hijacking of an <i>insured person</i>.*If <i>your</i> cruise is cancelled due to mechanical failure, a collision with the seabed or shore, or withdrawal of the ship from operation due to a <i>grounding</i> order, expenses will be payable up to the maximum of \$1,200 per <i>insured</i> for the non-refundable prepaid travel arrangements that are not part of <i>your</i> cruise package. <p>(NOTE: read stability clause page 14 as well as exclusion clause pages 15-19)</p>	<p>Up to a maximum of \$12,000 per insured trip One-way return airfare (part of the \$12000)</p> <p>Also included: An Upgrade Cost or Single Supplement Benefit is payable in the event that <i>your travelling companion’s</i> insured travel arrangements are cancelled due to any of the covered events listed and <i>you</i> elect to continue on the <i>trip</i> as planned. This benefit will cover the cost incurred to adjust <i>your</i> prepaid accommodation to a single occupancy amount and may be applied as an alternative to making a claim for <i>Trip Cancellation</i></p>
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Extended Health Care Benefit Comparison

This chart is provided as a quick, general comparison of 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.

View Full Comparison [Comparison](#)

	Teachers' Pension Plan Green Shield Canada	BCRTA Johnson Insurance (including optional Prestige travel insurance) **
Monthly Premiums	See above. Include the deductible amount when comparing premiums.	See above.
Plan %	80% (1 st \$2,000); 100% thereafter	80%
Deductible	\$200 per person per calendar year (includes insulin injectors hearing aids, vision care)	None
Lifetime Max	\$200,000	\$250,000
Prescription Drugs	See plan percentage above. 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	Plan 2 (Born after 1940): Option A: \$2000 /Option B \$4000 (maximums per household) 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

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	Teachers' Pension Plan Group Plan Green Shield Canada	BCRTA Johnson with Prestige Travel
Accidental Dental	Covered	\$1000 per calendar year
Ambulance Services	Covered	Covered
Health Education	Not covered	\$100 per calendar year
Hearing Aids	\$2000 per 5 calendar years -- reimbursed at 100%	\$1,400 per 4 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 \$1,500 per calendar year	Covered \$1,000 per calendar year NEW – includes Registered Shiatsu Therapists (RST)
Private Duty Nursing	Covered	\$3,000 per 3 calendar year
Vision Care	\$300 per 2 calendar years Reimbursed at 100% *eye exam included in yearly allowance	\$300 per 2 calendar years NEW – lens implants \$200 per 2 calendar years & provides coverage for intraocular lens after ANY type of surgery
Eye Examinations	Covered • Included in vision care maximum	1 exam per 2 calendar years Up to \$100 In addition to Vision care allowance
**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 (vaccine of your choice)

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***All JOHNSON Trip Cancellation and Interruption policy coverage includes trips planned in home province.**

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: <http://bcрта.johnson.ca/>

For 'best friend' advice in choosing the most appropriate plan for your insurance needs, contact JOHNSON Inc.

Toll free is [1 877-989-2600](tel:1-877-989-2600) but be sure to mention the **BCRTA Group Plan.**

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AVAILABLE WITH JOHNSON Extended Health Plan



VIP CODE: BCRTA



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JOINING THE EXPRESS SCRIPTS CANADA PHARMACY® IS SIMPLE. To take advantage of newfound convenience, value and enhanced care we offer.

Benefits include:

- A low \$8.99 dispensing fee – one of the lowest of any pharmacies in Canada
- Free Monday to Saturday delivery right to your door
- 24/7 access to a clinical pharmacist
- Convenient compliance packaging
- 90-day medication supply

HERE'S HOW TO JOIN:

1. Download the app or go to <https://member.express-scripts.ca>
Click the "Have a VIP CODE? Click here" link.
Enter your VIP code and click "Get Started".
2. Create and activate your account.
Simply click on the "activation link" in the welcome email you'll receive from Express Scripts Canada.
3. Transfer your prescriptions.



Congratulations, you are now an Express Scripts Canada Pharmacy member!

VIP CODE: BCRTA

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BCRTA Member Advantage Programs Information



BCRTA MEMBERS ONLY Advantage Plans:

Access and details for all the plans here: [Members' Benefits • BCRTA](#)

1. Johnson Insurance Plans

Through Johnson Inc. with reduced rates for members.

- Johnson's Medoc Travel
- Life –Guaranteed
- **NEW! Term Life, Dependent term life, Accidental Death and Dismemberment, Critical Illness Insurance and Dependent Critical Illness Insurance**
- Dental
- Johnson's EHC with Prestige Travel
- Johnson EHC with NO travel
- Trip Cancellation / Trip Interruption and Baggage Insurance
- Thrive EHC and Dental (Travel Optional) Available to friends and family of members.
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2. Belairdirect Home insurance

We've teamed up with belairdirect to score special deals on insurance that's tailored just for you. belairdirect helps simplify insurance for you, to make your life easier. You'll also enjoy enhanced home coverage plus, a suite of helpful digital tools that make managing your insurance a breeze! Get your quote today.

Visit Belairdirect or call 1-833-887-4626

<https://www.belairdirect.com/>

3. Belairdirect 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.

More information

<https://www.belairdirect.com/en/scholarship.html>

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4. 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.

5. 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.

[How to sign up for Trip Merchant Newsletter 2025](#)

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

7. Perkopolis

Through our new partner Perkopolis, BCRTA members have access to various discounted products and services, including; **airline flight 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.

8. Merit Travel

Special rates apply for members.

9. Hearing Life Canada

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

10. Park'N Fly

Vancouver Airport rates: \$ **Discount rate \$89.99**week. You must purchase parking through our website and print and present your coupon at the lot to get these rates.

B.C. Retired Teachers' Association

11. 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.

12. IRIS Eyewear

www.iris.ca/benefits

13. Fresh Prep Food Service

Vancouver's #1 Meal Kit Winner of Georgia Straights 2018 Reader Choice award,
Fresh ingredients delivered throughout Greater Vancouver, Greater Victoria, and Okanagan Valley

14. True Key Hotels and Resorts "NEW"

Discounts for hotel accommodation at participating locations.

BCRTA Members receive 10% OFF *at participating True Key properties. Some restrictions apply.

Visit www.TrueKey.ca/BCRTA

15. TELUS Plans

TELUS and BC Retired Teachers' Association have partnered to bring you incredible savings on mobility and home services. [Advantage Telus Promotion](#)

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.