



Making Sense of your Teachers' Pension, CPP, OAS, and Health Benefits in Retirement

Gerry Tiede

**Past President, Canadian
Association of Retired
Teachers**

**Former Chair of the BC
Teachers' Pension Plan
Board of Trustees**

**Chair of BCRTA Health
Benefits Committee**

**Retired from SD 36 William
F Davidson School in Surrey**



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Workshop Topics

- Salary Indemnity Premium
- Teachers' Pension Plan (TPP)
- Government Pensions:
CPP, OAS
- Government Health Benefits:
BC Medical Plan, Pharmacare
- Voluntary Group Benefits:
Extended Health, Dental, &
Travel Insurance

Important Advisory!



- This is general information, not financial advice.
- We give general examples only.
- Consult with a Certified Financial Planner (CFP) for your personal situation.
- The final word for current policies and rates comes from TPP, government, and so on.

Workshop Setup

- SOUND UP!
- If you have a challenge seeing/hearing check your sound levels and settings
- Please turn OFF your video and microphone
- Feel free to respond with applause or other ZOOM feedback – click participants tab, options at bottom.
- We will poll participants so watch your screen

Presentation slides, planning
docs and updates:

bcрта.ca/workshop/upb

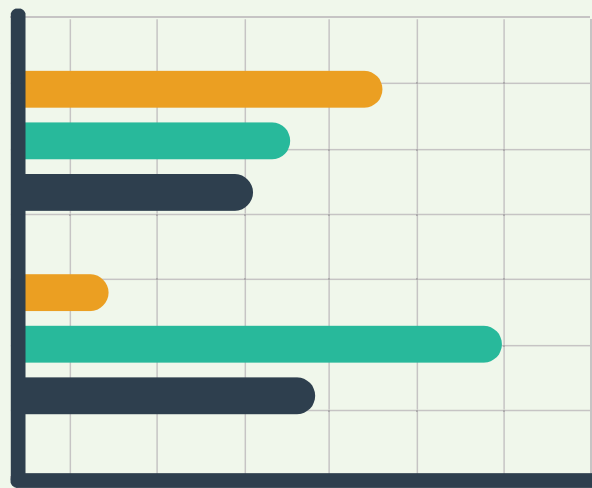
How to Find Us

Questions during or after?

Send an email to:

workshop@bcрта.ca

Our website: www.bcrта.ca



Ready?

Please Participate in Poll #1
How Long Until You Retire?

Exclusively for Retired Educators



BCRTA

BC Retired Teachers' Association



www.bcrta.ca

1st Year is Free!

Active teachers and deferred Teachers' Pension Plan members can join BCRTA.

Why Join BCRTA?

- Advocate for Public Health Care and Seniors
- Direct Involvement in Pension Plan
- Insurance Services at Group Rates
- Education
- RR Smith Charitable Foundation
- Golden Star Awards
- *Postscript* Magazine





RR Smith

THE RR SMITH MEMORIAL FUND

is a separate body, founded by the BCRTA, working in philanthropy in Canada and around the world to support public education.

*Membership in the RR Smith Memorial Fund has a nominal **annual fee of \$5**. Your first year is free.*

Just check the box
on the back of the
BCRTA
membership form.



YES, I want to also join the RR Smith Memorial Fund with no fee for the first year.

Why Join BCRTA? Advantage Program

merit travel
...for the experience

SPECIAL RATES

Cruises, Adventure Travel, Golf Vacations,
Ski Vacations, Group Tours,
Longstays, and more!



DISCOUNTS ON
SERVICES



Canadian Public Employee
Acquisition Club



ENDLESS SAVINGS
& MORE





Salary Indemnity Plan

You may be able to save about 1.2% of your salary.

Why? Because you are no longer entitled to long-term disability benefits under the Salary Indemnity Plan (SIP) when you attain any of the following milestones:

- 35 years of contributory service, with a minimum of age 55
- age 61, if you reach "Factor 90" before age 61
- "Factor 90" if you are between ages 61 and 65
- age 65.

It is up to you to apply to withdraw from long-term disability.

Ensure that in the event of serious illness or accident you have sufficient accumulated sick leave, which, when combined with 120 days of benefits from SIP short-term, will protect your salary to the end of the month in which you reach one of the milestones mentioned above.

Are you 65 or eligible
for an unreduced pension?



BCTF

To apply call BCTF Income
Security at 604-871-1921
1-800-663-9163

BCRTA's Retirement Planning Guide

- Available as a Workshop Resource at bcрта.ca/workshop/upb/
- Rate yourself on your readiness
- Hot-links to source documents

Financial Preparation



B.C. Retired Teachers' Association

3.3.1

I. Rate Yourself — Are You Financially Ready

General Retirement (Section Numbers in column 4 refer to Sections of the Complete Booklet/ page numbers of the booklet appear in column 1 below.)		Yes	No or Don't Know	If No see Section	If Yes Dollar Amount \$\$\$
1	I know how much income I will need each month during retirement. pp 10, 11, 12			1	
2	I know what actions to take if I don't have enough income. pp. 13-14			2	
3	I know how much my Canada Pension Plan Benefit will be. p.14			3	
4	I know how the CPP child rearing provisions work and the documentation needed to establish eligibility. p. 17			4	
5	I know when I will elect my Canada Pension Plan Benefit. p. 17			5	
6	I know when and how to apply for my Canada Pension Plan Benefit p. 18			6	
7	I know how much my Old Age Security will be. p. 18			7	

Teachers' Pension Plan

TPP



Let's make sense of your
Teachers' Pension

BC Teachers' Pension

- Largest Source of Retirement Income
- Annual Member's Benefit Statement
- Defined Benefit (DB) plan
- Pension Options
- Our pension is indexed annually
- Child-rearing credit available
- TPP Website Tools and Learning resources:
tpp.pensionsbc.ca



[Your pension](#)[Learning resources](#)[About us](#)[COVID-19 updates](#)[Teachers](#) / [Home](#)

COVID-19 updates

We're open for business, but our reception is closed. Pension payments will continue as scheduled.



Our commitment to you

Your board of trustees wants to provide you continued reassurance about your pension plan.

[View full message](#)

Frequently asked questions

Chances are, someone else has the same questions as you. We've collected answers to the questions members are asking.

[Read the questions and answers](#)

What can we help you with?

[I'm new to the plan and want to know more](#)

The *Guide for new members* will get you started

[I want to manage my personal information](#)

You can do that with My Account

TPP “My Account” Information

- Annual Members Benefit Statement
- Member Education
- Personal Information
- Beneficiaries
- Service Summary
- Personal Pension Estimator
- Purchase Cost Estimator
- Can apply to retire online unless on LTD
- New: online retirement available for some with a former spouse



Your Pension Plan Changed in 2018

Start January 1995 - Retire December 2026	
1995 – 2017	23 years service in old plan
2018 – 2026	9 years service in new plan

All service (both old and new) is counted in your pension calculation:
e.g. $23 + 9 = 32$ years service



**Pension
“Unreduced”
or
“Reduced for
early retirement”**

UNREDUCED PENSION	ON SERVICE TO END 2017	ON SERVICE FROM 2018
Contributory Service (<u>total</u> old and new service)	Factor 90 (age at retirement + years of CS)	35 years CS
OR: Age at retirement	age 60 (if 2 years service)	age 61 (if 2 years service)
REDUCED PENSION If you retire early	-3% per year early (pro-rated monthly)	-4.5% per year early (pro-rated monthly)

Pension Reduced or Unreduced

e.g. Age at retirement 59
 + Contributory service 27

 Total: Factor 86

1 year away from 60 and

4 points away from factor 90:

Reduction factor is based on the
 best of those (1 year) = -3%
 pro-rated monthly on old service

-4.5% x 2 (below age 61) pro-
 rated monthly on new service

- **So what is Contributory Service (CS)?**
- Any month in which you work even 1 day, gives you a whole month of Contributory Service.
- CS is only used to qualify for an “unreduced” pension.
- **How is CS different from Pensionable Service (PS)?**
- PS is your full-time equivalent working time.
- It’s used to calculate the value of your pension.
- It’s the biggest driver of the size of your pension.

Pension Reduced or Unreduced



On Your Member's Benefit Statement:

- “Earliest Reduced” -age 55
- “Earliest Unreduced” -age 61 or
35 years contributory service
- “Unreduced” -age 65
- “Latest Retirement” -age 71, Dec. 1

Member’s Benefit Statement

Sample Estimates:

-date of birth May 5, 1977

Earliest Reduced:

- age 55
- or Jan. 1 current year if older than 55 already

Earliest Unreduced:

- at 35 years CS
- or age 61 if ≥2 yrs CS

Unreduced:

- age 65 for all
- end of Bridge benefit

Latest Pension:

- December after age 71

Estimated Monthly Pension

	Age	Effective Date
Earliest Reduced	55 yrs 0 mo	June 1, 2032
Earliest Unreduced	61 yrs 0 mo	June 1, 2038
Unreduced	65 yrs 0 mo	June 1, 2042
Latest Retirement	71 yrs 7 mo	Dec. 1, 2048

Pension Options

Who are you protecting?

- Self or Beneficiary: **Single Life Pension**
 - 0, 5, 10, or 15 year guarantee?
- Spouse: **Joint Life Pension**
 - Joint Life to appropriate amount
 - Minimum 60% by law
 - 0% to <60% Joint Life if **waived by spouse**
 - A guarantee? 0, 5, 10, or 15 years



Guarantee Periods



How do Guarantee Periods Work?

- a bit like life insurance
- you can guarantee your pension for a set time in case of your early death
- you can choose 5, 10, or 15 years of guarantee

For example: you chose a 10 year guarantee

- you pass 7 years after retirement
- your pension continues to your beneficiary or your estate *for the remaining 3 years*
- the clock starts at your *retirement* date, not death

You can outlive your guarantee period (most people do!) and your pension continues as long as you live.

If you choose a *Joint Life* pension, it continues as long as you and/or your spouse is alive.

Pension Options

Monthly pension option	Basic lifetime benefit	Bridge benefit	Temporary annuity	Pension to 65	Pension after 65	Survivor's pension
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SINGLE LIFE OPTIONS

Single life guaranteed 5 yrs	\$2,418	\$838		\$3,256	\$2,418	
Single life guaranteed 10 yrs	\$2,404	\$838		\$3,242	\$2,404	
Single life guaranteed 15 yrs	\$2,380	\$838		\$3,218	\$2,380	
Single life guaranteed 10 yrs + temp. annuity	\$2,307	\$838	\$580	\$3,725	\$2,307	

Female teacher with 25 years teaching experience and a current highest average salary of \$6251 retiring at 62 years of age.

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JOINT LIFE OPTIONS						
100% joint life	\$2,234	\$838		\$3,072	\$2,234	\$2,234
100% joint life + temp annuity	\$2,144	\$838	\$580	\$3,562	\$2,144	\$2,144
80% joint life guaranteed 10 yrs	\$2,266	\$838		\$3,104	\$2,266	\$1,812
80% joint life guaranteed 15 yr	\$2,259	\$838		\$3,097	\$2,259	\$1,807
60% joint life guaranteed 10 yrs.	\$2,298	\$838		\$3,136	\$2,298	\$1,378
60% joint life guaranteed 15 yrs.	\$2,287	\$838		\$3,125	\$2,287	\$1,372
40% joint life guaranteed 10 yrs.	\$2,332	\$838		\$3,170	\$2,332	\$932

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40%

* If you choose a guarantee period with joint life, and you pass early, your spouse gets 100% of your lifetime benefit until the guarantee period is up, then they drop to the % of joint life that you chose.

Typical Incomes – new pensions

Pensionable service (years)	Average salary	Average annual pension	Average present value
< 10	\$75,000	\$7,000	\$105,000
10<15	\$88,000	\$21,000	\$333,000
15<20	\$91,000	\$28,000	\$449,000
20<25	\$95,000	\$38,000	\$621,000
25<30	\$97,000	\$50,000	\$798,000
30<35	\$100,000	\$61,000	\$988,000

- Average New Pension for all Groups is \$39,500
- Source: Pension Corporation data, new pensions put into pay during 2023

What happens to my Teachers' Pension in the event of divorce?

- shared family asset
- deal with in divorce settlement or separation agreement
- former spouse can apply to become a Limited Member
- can claim their share of the pension any time



Canada Pension Plan

Government Pensions: CPP

- CPP – retirement, disability, and survivor pensions
- Formula based on contributions
- Child rearing credits available
- Indexed annually
- Early or Late?
- CPP Post-Retirement Benefit available
- Contributions required if working to 65, even if you start CPP early
- Contributions optional working age 65-70



CPP Retirement Pension

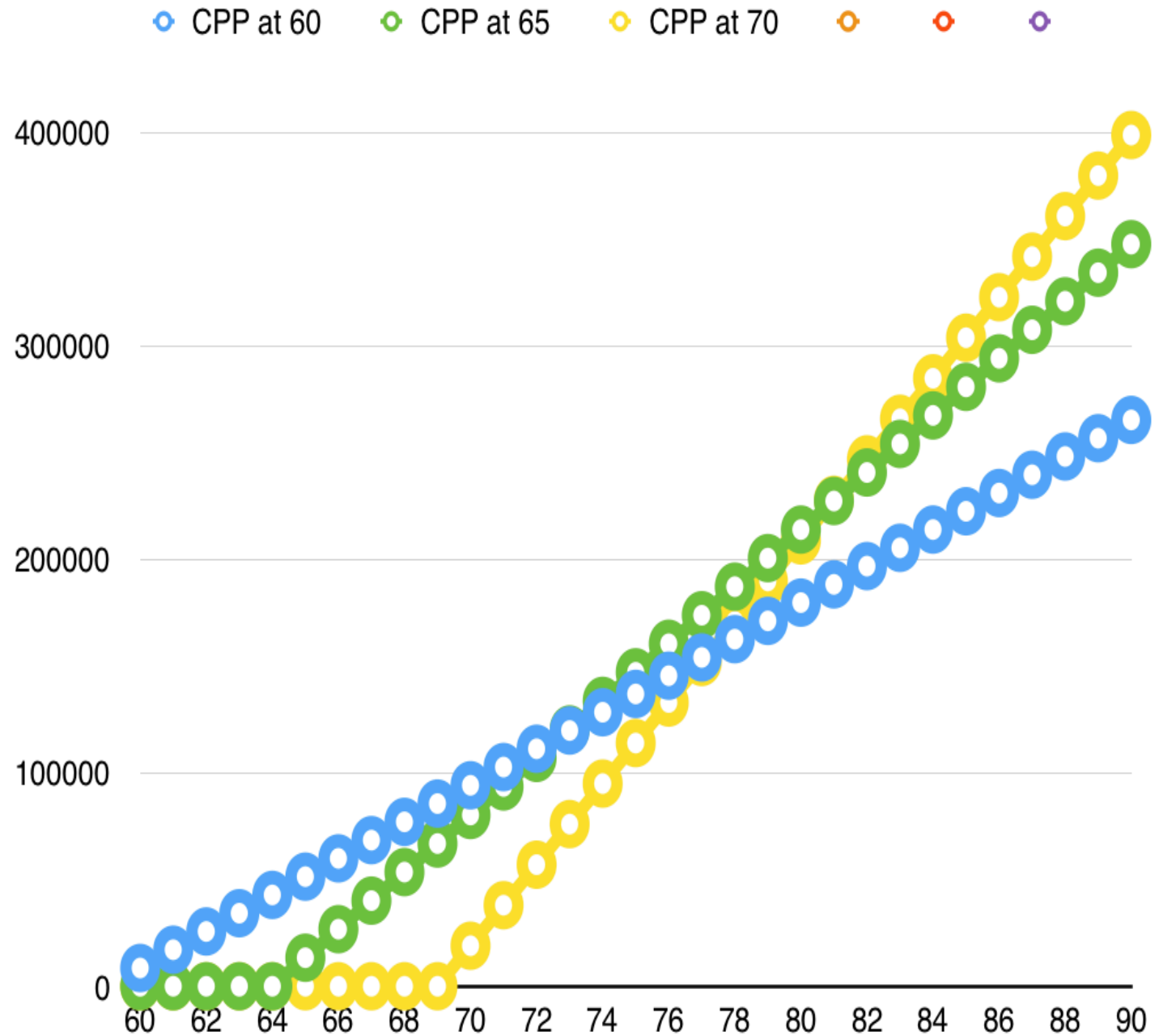


CPP 2025 Monthly Amounts


- Age 65 maximum = **\$1,433**
\$17,196/yr
- Age 60 maximum = **\$ 917** (-7.2%/yr)
- Age 70 maximum = **\$2,035** (+8.4%/yr)
- Actual Average started at age 65 =
\$ 808.14 (Oct./24)
\$9,698/yr

Apply through Service Canada


CPP Early or Late



Register for My Service Canada Account



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of Canada



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du Canada

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My Service Canada Account

My Service Canada Account (MSCA) provides convenient and secure access to view and update your Employment Insurance (EI), Canada Pension Plan (CPP), and Old Age Security (OAS) information online.

My Service Canada Account

Access My Service Canada Account

About My Service Canada Account

Signing In to Services

User information

Tax information

EI information

CPP/OAS information

Give feedback

Contact My Service Canada Account

Sign in

Don't have an account?

Register

Please note:

- You must protect your personal information.**
We recommend that you sign out, clear your browser's cache, and close down your browser after you finish your online session.
- You must have cookies enabled in your browser.**
If cookies are disabled in your browser's security settings, you'll have trouble signing in and you won't be able to use My Service Canada Account.
- If you use bookmarks, you may experience technical difficulties.**
- To use My Service Canada Account you must have access to a modern Web browser. This could include such browsers as Internet Explorer (version 9 or newer), Mozilla Firefox (version 22 or newer), Safari (version 5 or newer) or Google Chrome (version 28 or newer). In addition, you must ensure that JavaScript is

Old Age Security

Government Pensions: OAS

- Monthly Government pension at age 65
- Can delay up to age 70
- Not pre-funded - paid out of general revenue
- No premiums; a social programme
- Reciprocal with other countries
- Based on residence in Canada after age 18
 - 10 years to qualify
 - 40 years for maximum
- Indexed quarterly
- Guaranteed Income Supplement (GIS) if lower income



- Maximum at 65 = \$ **727.67** (indexed quarterly)
\$8,732/yr
- Maximum age 75+ = \$ **800.44** (+10% at age 75)
\$9,605/yr

OAS Monthly Amounts at January 2025

- Can be deferred at age 65
- Starting later? Add 7.2% each year.
- Start age 70 max. = \$ **989.63**
\$11,876/yr
\$1089.59 at age 75 (+10%)
\$13,075/yr

- 15% Clawback starts at \$90,997 net income (2024)
- (starts the following July)
- OAS fully taxed back at \$148,451 net income (2024)

Apply through Service Canada



Personal Savings, Assets and Work

- Personal savings and assets can be converted to a stream of income (e.g. annuity)
- RRSPs can be converted to a RRIF or annuity or self-administer
 - You must convert by Dec. the year you turn 71, then start taxable withdrawals the next year
- Working in retirement, or starting CPP or OAS, does not affect your Teachers' Pension
- Get individual certified financial planner help. EFAP may pay (check local contract).
- Get help at FP Canada - www.fpsc.ca
- Fee for service vs. indirect compensation

Taxes on Retirement Income



- **TPP**— taxed at source (TD-1)
 - usually about 19% withheld from your pension
- **CPP** and **OAS** — can be taxed at source
 - you choose the amount taken off
- **RRSPs/RRIFs** — both are taxed
- **GIS** - *non-taxable* (Guaranteed Income Supplement)
- **TFSAs** – *non-taxable* – (Tax Free Savings Account)
- Ernst and Young Tax Calculator at www.ey.com/ca/taxcalculator

Government Health Benefits

Medical Services Plan (MSP)



- No premiums
- MSP Covers:
 - Required physician services
 - Diagnostic Services (x-rays, lab services)
 - Basic hospital ward accommodation
 - Prescriptions while in hospital

MSP Does Not Cover


- Prescription drugs
- Paramedicals – physiotherapists, chiropractors, masseurs, etc.
- Vision care
- Ambulance
- Private duty nurse
- Limited coverage in Canada out of BC
- Very limited coverage outside of Canada -maximum \$75/day
- Medical equipment & supplies

BC Fair PharmaCare

- Covers prescriptions on the Pharmacare formulary.
- Special Authority or Cancer Agency pays for some drugs
- Coverage amount is based on family income using income tax information (2 year lag)

Before Deductible	After Deductible	After Family Max.
You pay 100%	You pay 30%	You pay 0%

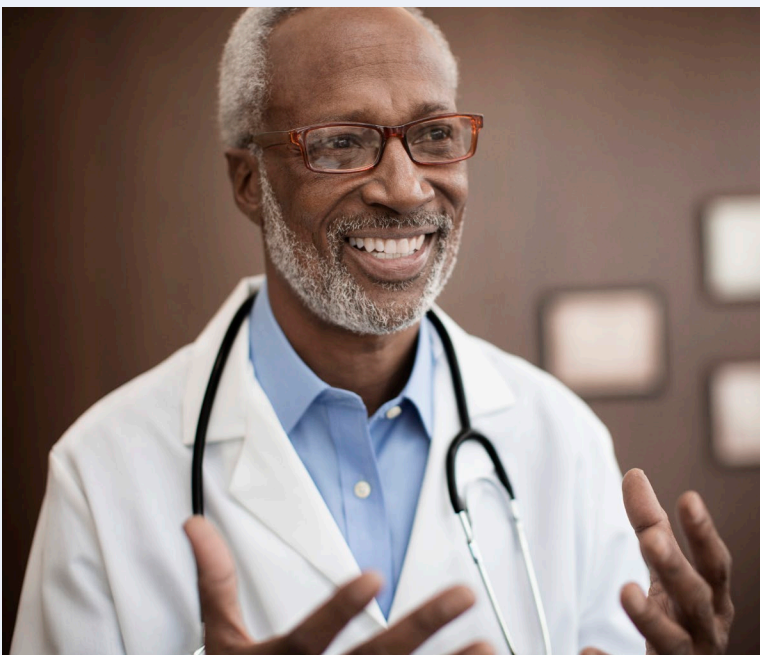
PharmaCare Example



Net Family Income two years ago	Deductible	Family Maximum
\$60,000	\$1,800	\$2,400

Calculator can be found here:
<https://my.gov.bc.ca/fpcare/financial-calculator>

Retirement Insurance Plans



Voluntary Group Benefits in Retirement

- Member pays all premiums
- Benefits are less generous than working benefits
- Usually a 60-day window to join without a health questionnaire
- Usually can transfer from one group plan to another without a medical qualification
- Be careful of gaps in service when changing plans (60 days)

Do you need insurance?

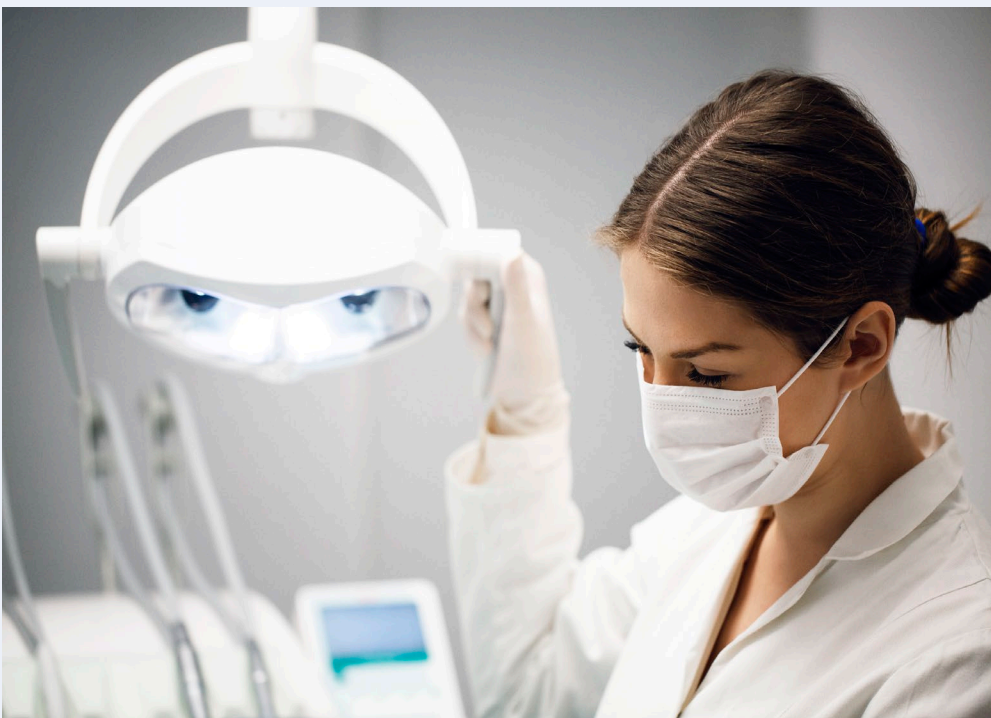
- **Insure against catastrophic risk:**

- Medical Services Plan
- Extended health care
- Travel medical
- House insurance

- **Insurance as a budgeting aid:**

- Trip cancellation/interruption/delay
- Dental insurance
- Life insurance

Decide what coverage you need.



Extended Health Options

- Active teachers' plan if a TTOC
- Group plan with spouse
(especially if subsidized by employer)
- BCRTA group plan: Dogwood (Johnsons)
 - Active teachers can join BCRTA now
- TPP Group plan: GreenShield
- Individual EHC plan: e.g. Blue Cross





DOGWOOD EHC

(FORMERLY JOHNSON EHC)



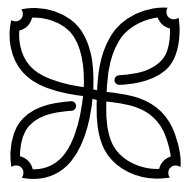
DOGWOOD TRAVEL GOLD

(FORMERLY PRESTIGE)



DOGWOOD TRAVEL SILVER

(FORMERLY MEDOC)



DOGWOOD DENTAL

(FORMERLY JOHNSON EHC)

What Group Plans are Available?

All Pension Plan Members



- Extended Health Care
- Dental
- Travel

BCRTA Members Only



DOGWOOD

- Extended Health Care
- Dogwood Travel Gold (Prestige)
- Dogwood Travel Silver (Medoc)
- Dogwood Trip Cancellation – stand alone
- Home Insurance
- Life Insurance

EHC Plans Comparison: TPP and BCRTA

	GreenShield Canada (TPP) Extended Health Care	Dogwood (BCRTA) Extended Health Care
Plan Percentage	80% (1st \$2,000); 100% thereafter; Note limits	80% Note limits
Deductible	\$200 per person per calendar year (excludes insulin injectors, hearing aids, vision care)	None
Lifetime Maximum	\$200,000	\$250,000

EHC Plans Comparison

	GreenShield Canada EHC (TPP)	Dogwood EHC (BCRTA)
Prescription Drugs	<p>Covered</p> <p>Direct Pay Drug Card</p> <p>GSC Formulary</p> <p>Generic Low-Cost Alternative Reference Drug Program (RDP) pricing</p> <p>8% mark-up limit</p> <p>\$10 dispensing fee cap</p> <p>Annual max \$20,000 per claimant</p>	<p>Covered</p> <p>Direct Pay Drug Card</p> <p>BC PharmaCare Formulary</p> <p>Generic Low-Cost Alternative Reference Drug Program (RDP) pricing</p> <p>8% mark-up limit</p> <p>\$10 dispensing fee cap</p> <p>Two options: \$2000 or \$4000 annual max per household</p>

<https://pharmacareformularysearch.gov.bc.ca/Search.xhtml>



BC PharmaCare Formulary Search

PharmaCare Formulary Search Results

Click on the DIN/PIN/NPN to show details for the product.

The amount PharmaCare actually pays depends on PharmaCare coverage rules and PharmaCare plan rules.

Show Summary

New Search

Products found: 1

DIN/PIN/NPN	Generic Name	Brand Name, Strength & Dosage Form	Manufacturer	RDP	Max. Day Supply per fill	Maximum PharmaCare Covers	Unit	Special Authority Needed	Quantity Limits
02247163	ROSUVASTATIN CALCIUM	Crestor - 20mg 20 MG TABLET	ASTRAZENECA CA	No	100	\$0.1827	Each	No	No

1



EHC Plans Comparison

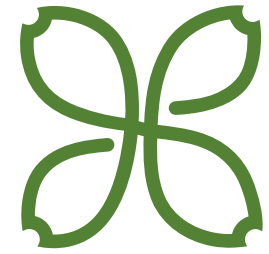
	GreenShield Canada EHC (TPP)	Dogwood EHC (BCRTA)
Health Education	Not Covered	\$100 per calendar year
Vaccines	Not Covered	\$100 per calendar year
Hearing Aids	\$2,000 per 5 calendar years	\$1,400 per 4 calendar years

EHC Plans Comparison

	GreenShield Canada EHC (TPP)	Dogwood EHC (BCRTA)
Paramedical Services	Combined \$1,500 per year	Combined \$1,000 per year
Vision Care	\$400 per 2 calendar years	\$300 per 2 calendar years
Eye Examinations	Covered -included in Vision Care maximum	1 exam per 2 calendar years -additional \$100 to above

***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.**

Dogwood EHC – monthly rates



EHC Rates

As of September 1, 2024 Under 85 years.

Over 85? – Call belairdirect

	Single	Couple	Family
\$ 2,000 drug max./family	\$115	\$198	\$267
\$ 4,000 drug max./family	\$160	\$274	\$366

Note: Begin by choosing the \$2,000 Maximum for drug coverage.
You may move up to the \$4,000 level when you need it.
You will have to stay at that level for at least 2 years.

GreenShield EHC– monthly rates

EHC Rates

As of February 1, 2025

	Single	Couple	Family
Retired member	\$110.04	\$220.28	\$428.07

Retirement Budget: Annual Premiums

Annual Rates

	Green Shield EHC	Dogwood EHC \$2000 max drug
Single	\$ 1320.48	\$ 1380.00
Couple	\$2643.36	\$2376.00
Deductible	\$ 200.00/person	0
Total Single	\$1520.48	\$1380.00
Total Couple	\$3043.36	\$2376.00

February 1, 2025

September 1, 2024



Travel Medical Insurance



Types of Travel Insurance

Single Trip Plans for Individuals

- Available from insurance or travel companies
- Usually expensive for limited coverage
- The lowest commitment
- Not feasible for one day trips across the border

Group Plans

- Better Coverage & Value
- Take multiple trips up to X days with year-round coverage
- Freedom to travel all year
- Better rates in a group plan

Travel Medical Insurance



Some Considerations

- Multi-trips in a year?
- Do you travel on short notice?
- How long are you out of the country?
- Do you have pre-existing conditions?
- Stability clause?
vs. Sudden and Unforeseen?

Read the Fine Print

90 Day Stability Clause

- Industry standard clause
- If there is a *health condition change* in the 90 days before you travel, you are not covered for related events



Read the Fine Print



Sudden & Unforeseen

- Based on whether it is medically safe for you to travel at this time
- You are covered for “sudden and unforeseen” medical events
- If your doctor thinks it is medically ok to travel, you are covered
- Get a checkup before you go

Travel Medical Insurance



What's Available for Travel? 3 Group Plan Choices



All Pension Plan Members

- **Basic Travel plan** for members who have GreenShield EHC or Dental



DOGWOOD

BCRTA Members Only

- **2 different travel options:**
- **Travel Gold or Silver**
- **Trip Cancellation – included with Gold or Silver *and also* as a stand-alone plan**

Travel Medical Insurance

Features of all 3 Group Plans

- One-year policy covers any number of trips to a maximum length

e.g. a 35-day plan lets you take any number of up to 35-day trips in a year, as long as you return to Canada in between

- Premiums increase with age
- All plans are First Payer plans: protect your lifetime EHC maximum
- All cover Covid • Pay by pre-authorized payment or credit card



3 Travel Insurance Plans: Comparison

	Dogwood Gold	Dogwood Silver	GreenShield
Trip Length	62 or 93 days	17 or 35 days	30 or 60 days
Max. Coverage	\$10 million/trip	\$10 million/trip	\$5 million/trip
Stability Clause?	Sudden & Unforeseen	90 day stability	90 day stability
Health Questionnaire	No	Yes, for lower rates	No
Trips within Canada	Unlimited	Unlimited	Unlimited
Vehicle Return	\$5000	\$5000	Covered



3 Travel Insurance Plans: Comparison

	Dogwood Gold and Silver	GreenShield
Trip Cancellation	\$8000	No
Baggage	\$1500/person	No
Document replacement	\$500/person	No
Non-medical evacuation	\$5000	No
Flight accident	Up to \$100,000	No
Accidental Death	Up to \$25,000	No
Extending trip?	Yes, up to 212 days*	No

* With additional premiums

Sample Travel Insurance Rates

-monthly
-single



Dogwood Travel Gold

	<age 75	age 75-84
62 day plan	\$56.17	\$173.75
93 day plan	\$70.75	\$218.92



Sept. 1/24

Dogwood Travel Silver

	age 65-69	age 76-80
17 day plan	\$37.83	\$101.83
35 day plan	\$41.83	\$113.08



Sept. 1/24

GreenShield Travel


	age 60-69	age 70-79
30 day plan	\$25	\$53
60 day plan	\$51	\$108



Feb. 1/25

Mix and Match Annual: 65 yr old Retirement Budget

35 DAY TRIPS – DOGWOOD RATES FROM SEPTEMBER 2024 – GREEN SHIELD RATES FROM FEBRUARY 2025

Travel Component	EHC Component	Combined Annual Cost
GreenShield Travel (30 days) 	GreenShield EHC 	\$1,820. Single \$3,643. Couple (including \$200 each EHC deductible)
Dogwood Travel Silver Standard Rate (35 days) 	GreenShield EHC 	\$2,022. Single \$4,047. Couple (including \$200 each EHC deductible)
Dogwood Travel Gold  (62 days) DOGWOOD TRAVEL PLANS COVER MORE THAN GSC	Dogwood EHC  \$2000 drug max.	\$2,054. Single \$3,740. Couple (No deductible)

Dental Insurance Options



Retiree Dental Plans

Choices:

- Active teachers' plan if a TTOC

- Dogwood Dental – BCRTA



- GreenShield - TPP



- Individual Plans (e.g. Blue Cross)

Dental plans often work more like a budgeting tool than an actual insurance plan because of limits.

Get advice from your dentist.

Dental Plan Comparisons

TPP Dental Plan



70%

70%

Essential Plan: Not Covered
Enhanced Plan: 70%

Essential Plan: **Combined \$1,000** per calendar year (Basic, Preventative & Minor Restorative)

Enhanced Plan:
Combined \$2,000 per calendar year

13 units per calendar year

Panoramic: 1 per 5 years
Complete: 1 per 3 years

Amalgam equivalent on permanent molars & all primary teeth

1 per tooth per lifetime

BCRTA Dental Plan



DOGWOOD DENTAL

80%

80%

50%

Basic & Preventative: No maximum

Minor Restorative: \$750 per calendar year

Major Restorative:

Crowns, Posts, Inlays & Onlays:
\$700 per calendar year

Bridges, Dentures & Implants:
\$700 per calendar year

8 units per calendar year

Panoramic: 1 per 3 calendar years
Complete: 1 per 3 calendar years

Amalgam equivalent on molars

1 per tooth per 5 calendar years



Basic & Preventative

Minor Restorative

Major Restorative

Plan Maximums

Scaling & Root Planing

X-rays



Fillings

Endodontics

Annual Rates: Single

Dental Insurance Premiums



	 DOGWOOD	
Essential		\$416.88
Enhanced	\$948	\$788.52

Sept 1, 2024

Feb. 1, 2025

Note: Each policy has different coverage language and limits.

House Insurance and Life Insurance

belairdirect

- Available to BCRTA members
 - Call for “best friend” advice
 - 5% discount for Johnson’s policy holders
 - Includes identity theft and restoration
 - Individual policies

Other Insurance



How to Choose Insurance?



Considerations

- Satisfaction
- Service
- Coverage
- Cost
- Advocacy



Contact Information

DOGWOOD



Toll free: 1-866-799-0000

- Email: pbservicewest@johnson.ca
- MEDOC: 1-866-606-3362
- EHC and Prestige Travel: 1-877-989-2600
- <http://bcрта.johnson.ca/>
- Identify yourself as a BCRTA member when making contact.

JOHNSON



- GreenShield: 1-888-711-1119

TPP

- BC Teachers' Pension Plan: 1-866-876-8877
- Email: tpp@pensionsbc.ca

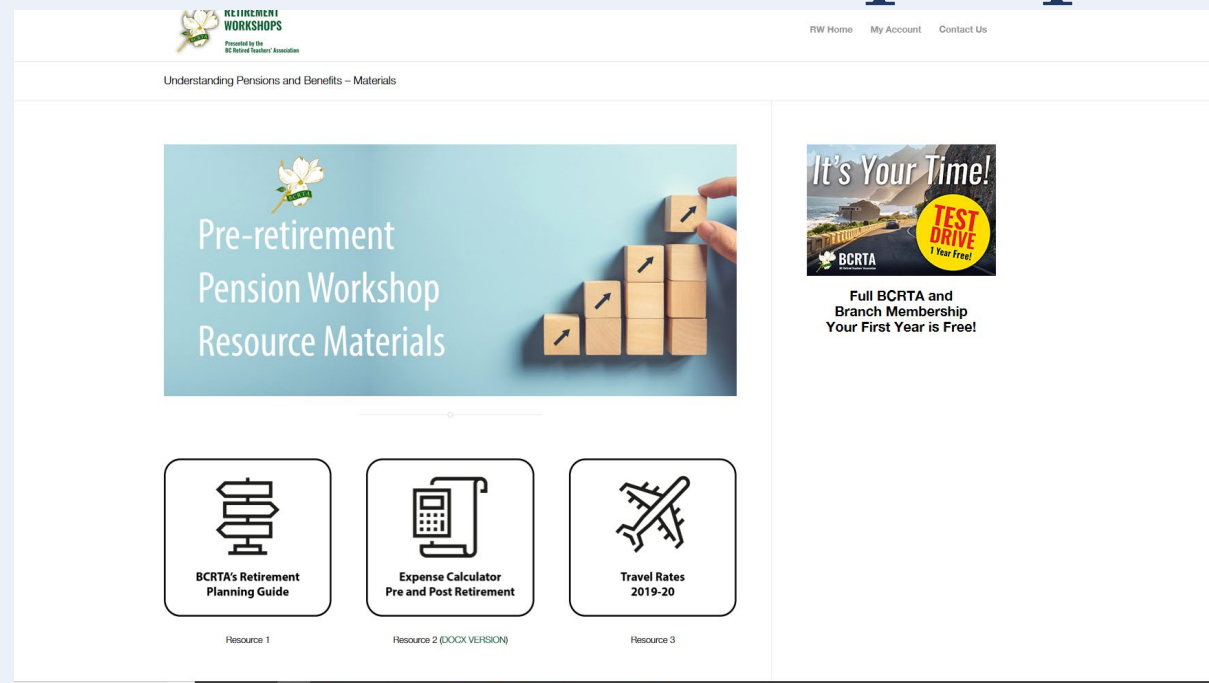
TRB

- BC Teacher Regulation Branch trb.certificateservices@gov.bc.ca

BCTF

- BC Teachers' Federation 604-871-2283
1-800-663-9163

To get workshop slides, docs, and updates:
bcрта.ca/workshop/upb



Questions? Email: workshop@bcрта.ca

Thank you!

