

- Trip cancellation / interruption (\$8,000 per trip)
- Hospital Accommodations and Physician Services
- Drugs / Diagnostic Services / Aids and Appliances
- Emergency Transportation (ground, air)
- Baggage & Personal Effects (\$1,500 per insured) / (\$3,000 per family)
- Pet Return (\$500)
- Vehicle Return (\$5,000)
- And more!

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

Don't Travel? No problem. Call Johnson for a quote on an Extended Health Care Plan for in province coverage only.

Additional Benefits Available to BCRTA Members

Dental Care Plan

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

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 (\$750 combined per calendar year)

- 50% Major Restorative procedures – Must be pre-authorized by mail, and includes:
 - » Crowns / Posts / Inlays / Onlays (\$700 combined per calendar year)
 - » Bridges / Dentures / Implants (\$700 combined per calendar year)

DENTAL CARE MONTHLY RATES

SINGLE	COUPLE	FAMILY
\$61	\$122	\$145

**Contact Johnson Today!
1.866.799.0000**

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/bcrta

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/bcrta.

Premium Payment

Bank deductions are withdrawn one month in advance. For example, the July 5th 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/bcrta

CONTACT A REPRESENTATIVE TODAY:

Telephone: 604.881.8840

Toll free: 1.866.799.0000

(Administration)

Fax: 604.881.8828

Email: pbservicewest@johnson.ca

JOHNSON INC.
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Langley, BC
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www.johnson.ca/bcrta

JOHNSON
INSURANCE
GROUP BENEFITS



"Give a call today"

Johnson Insurance is a tradename of Johnson Inc. ("Johnson"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia. Prestige Travel Plan is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by Johnson. Extended Health Care Coverage is underwritten by Desjardins Insurance and administered by Johnson. Valid provincial or territorial health plan coverage required. RSA and Johnson share common ownership. Eligibility requirements, limitations, exclusions or additional costs may apply, and/or may vary by province or territory. Policy wordings prevail.



PLAN SUMMARY SEPTEMBER 1, 2018

INSURANCE COVERAGE FOR BCRTA MEMBERS

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

JOHNSON
INSURANCE
GROUP BENEFITS

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.

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.

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.

Say hello to Johnson the dog. Like us, Johnson is loyal, friendly and knows what matters most is being there to help.

Our furry friend might be new around here but we have been around for over 130 years and have partnered with groups like yours offering health insurance plans with you in mind.



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 for 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 until \$1,500 reimbursed, then 100% coverage until \$2,500 reimbursed.

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 until \$1,500 reimbursed, then 100% coverage until \$3,500 reimbursed.

EXTENDED HEALTH WITH TRAVEL MONTHLY RATES

PLAN 1: BORN IN 1939 OR EARLIER:

UNDER 75	SINGLE	COUPLE	FAMILY
\$1,200 MAX.	\$114	\$195	\$249
\$2,500 MAX.	\$141	\$243	\$318
AGE 75 - 84	SINGLE	COUPLE	FAMILY
\$1,200 MAX.	\$162	\$289	\$371
\$2,500 MAX.	\$189	\$337	\$439
AGE 85+	SINGLE	COUPLE	FAMILY
\$1,200 MAX.	\$311	\$590	\$737
\$2,500 MAX.	\$338	\$637	\$804

PLAN 2: BORN IN 1940 OR LATER:

UNDER 75	SINGLE	COUPLE	FAMILY
\$1,500 MAX.	\$123	\$219	\$288
\$3,500 MAX.	\$161	\$284	\$373
AGE 75 - 84	SINGLE	COUPLE	FAMILY
\$1,500 MAX.	\$167	\$304	\$397
\$3,500 MAX.	\$207	\$371	\$484

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 per trip:
 - » Up to \$5,000,000 emergency medical coverage for eligible sudden and unforeseen medical travel expenses
 - » Multiple annual trips up to 62 days duration per trip. (You may purchase additional days of coverage if needed, in 15 days increments up to a maximum of 212 days)

(Continued on reverse)