

Additional Benefits Available to BCRTA Members

Standalone Trip Cancellation & Interruption Travel Insurance

Guaranteed Life Insurance

Term Life Insurance

MEDOC® Travel Insurance

Home Insurance

If you have questions or would like further information, please contact the Plan Administrator, Johnson Inc. toll free at 1-866-799-0000 or email: pbservicewest@johnson.ca

Policy Renewal

The BCRTA Extended Health Care and Dental Care plans renew each September 1 and are subject to the policy terms and conditions set out in the policy documents that can be viewed at bcrta.johnson.ca. A new Prestige Travel Insurance Base Plan will be issued each September 1.

Premium Payment

Monthly premium payments are deducted from your bank account one month in advance on the 5th of each month. For example, the July 5th bank deduction pays for August coverage.

Retail Sales Tax will be added to the premiums where required by law.

Dental Care Plan Option

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), includes:
 - 1 oral exam per calendar year, 8 units of scaling and/or root planing per year, and 4 units of dental facility fees for surgical removal of teeth.
- 80% Minor Restorative, includes:
 - Endodontics / Periodontics (\$750 combined calendar year maximum).
- 50% Major Restorative procedures – Must be pre-authorized by mail, and includes:
 - Crowns / Posts / Inlays / Onlays (\$700 combined calendar year maximum).
 - Bridges / Dentures / Implants (\$700 combined calendar year maximum).

Dental Care Monthly Rates

Single	Couple	Family
\$65	\$130	\$156

CONTACT A REPRESENTATIVE TODAY:

Telephone: 604.881.8840
Toll free: 1.866.799.0000
Fax: 604.881.8828
Email: pbservicewest@johnson.ca

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"Give us 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. The Extended Health Care Plan and Dental Care Plan are underwritten by Desjardins Insurance and administered by Johnson. Coverage under the EHC Plan is subject to proof of enrollment in the BC Fair PharmaCare Plan. Home policies primarily underwritten, and claims handled, by Unifund Assurance Company ("UAC). MEDOC® is a Registered Trademark of Johnson. Prestige, MEDOC® and Trip Cancellation & Interruption Travel Insurances are underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by Johnson. Valid provincial or territorial health plan coverage required. Johnson and RSA share common ownership. Travel assistance is provided by Global Excel Management Inc. Eligibility requirements, limitations and exclusions may apply and/or may vary by province or territory. The information provided in this summary is for informational purposes only and should not be considered legal or insurance advice. Policy wordings prevail. ¹Certain benefits do not apply in your province or territory of residence. ²Coverage for Trip Cancellation begins the day of booking your trip provided your insurance is in effect. If a trip is booked prior to Trip Cancellation insurance being in effect, coverage for that trip will begin the day that the insurance premium is paid, and the policy is issued. Trip Cancellation, Interruption & Delay Insurance benefits apply only to travel arrangements booked prior to departure.



PLAN SUMMARY
SEPTEMBER 1, 2022

INSURANCE COVERAGE FOR BCRTA MEMBERS

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



Extended Health Care (EHC) Plan

Comprehensive Insurance Benefits

BCRTA members may apply for Extended Health Care (EHC) 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 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 Plan.

EHC provides 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.
- For members and spouses born 1940 or later; choose from two (2) annual calendar year maximums:
 - » **Drug Option A:** \$2,000 per household
 - » **Drug Option B:** \$4,000 per household
 - » 80% coverage until \$1,500 reimbursed, then 100% coverage until \$4,000 reimbursed.

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.
- Vaccines (\$100 per calendar year).

Non-Drug Eligible Expenses:

- Accidental Dental (\$1,000 per calendar year).
- Ambulance Service.
- Diagnostic Services.
- Hearing Aids (\$1,400 per 4 calendar years).
- Home Care (\$50 per day – duration limits apply).
- Medical Aids and Appliances (individual limits apply).
- Paramedical Services (\$1,000 combined per calendar year).
- Prescribed Health Education Programs.
- Private Duty Nursing.
- Private or Semi-private Hospital (100%, up to \$100/day).

Vision Care

Vision Care (\$300 per 2 calendar years plus up to \$100 towards 1 eye exam per 2 calendar years).

EXTENDED HEALTH CARE (EHC) MONTHLY RATES BY DRUG OPTION

Extended Health Care Only			
	Single	Couple	Family
\$2,000 Drugs	\$105	\$180	\$243
\$4,000 Drugs	\$146	\$250	\$333
EHC & PRESTIGE TRAVEL (62-day Base Plan; No Deductible)			
	Single	Couple	Family
EHC Plan 2: \$2,000 Drug Max			
Under Age 75	\$157	\$284	\$371
Age 75 – 84	\$265	\$493	\$635
EHC Plan 2: \$4,000 Drug Max			
Under Age 75	\$198	\$354	\$461
Age 75 – 84	\$306	\$563	\$725
EHC & PRESTIGE TRAVEL (62-day Base Plan; \$1,000 Deductible)			
	Single	Couple	Family
EHC Plan 2: \$2,000 Drug Max			
Under Age 75	\$151	\$274	\$359
Age 75 – 84	\$249	\$462	\$596
EHC Plan 2: \$4,000 Drug Max			
Under Age 75	\$192	\$344	\$449
Age 75 – 84	\$290	\$532	\$686
EHC & PRESTIGE TRAVEL (93-day Base Plan; No Deductible)			
	Single	Couple	Family
EHC Plan 2: \$2,000 Drug Max			
Under Age 75	\$170	\$312	\$405
Age 75 – 84	\$306	\$575	\$737
EHC Plan 2: \$4,000 Drug Max			
Under Age 75	\$211	\$382	\$495
Age 75 – 84	\$347	\$645	\$827
EHC & PRESTIGE TRAVEL (93-day Base Plan; \$1,000 Deductible)			
	Single	Couple	Family
EHC Plan 2: \$2,000 Drug Max			
Under Age 75	\$164	\$298	\$389
Age 75 – 84	\$286	\$535	\$688
EHC Plan 2: \$4,000 Drug Max			
Under Age 75	\$205	\$368	\$479
Age 75 – 84	\$327	\$605	\$778

*If you or your spouse were born 1939 or earlier please call for pricing and coverage details.

Prestige Travel Insurance

Only available with the Extended Health Care Plan

- Unlimited number of trips within Canada of any duration.¹
- Unlimited number of trips outside Canada of up to 62 or 93 consecutive days, depending on your Base Plan selection.
- Up to \$5 million emergency medical coverage per insured person, per policy year including coverage for COVID-19 related incidents.
- Up to \$8,000 trip cancellation, interruption and delay benefits,² including coverage if you are unable to travel or have to interrupt your trip due to you or your travel companion contracting COVID-19.
- Up to \$1,500 (\$3,000 per family) for lost, stolen or damaged baggage.
- 24 Hour Emergency Help Line – contact the Johnson Claims Assistance Centre toll free at: 1.800.709.3420.
- A Supplemental Plan is available for a longer trip of up to 212 consecutive days outside of Canada (depending on province of residence). A 93-day Base Plan is required in order to purchase a Supplemental Plan.

Contact the Plan Administrator,
Johnson Inc., for more details.

Contact Johnson Today!
1.866.799.0000