


BCRTA Member Benefit Plan Comparison



	TPP Extended Health Benefits	Johnson – Extended Health Care Plan
Plan Percentage	80% (1 st \$1,000); 100% thereafter	80%
Deductible	\$200 per person per calendar year / \$400 per couple	None
Lifetime Maximum	\$200,000	\$250,000
Prescription Drugs	Pharmacare Low-Cost Alternative (LCA) & Reference Drug Program (RDP) pricing 8% mark-up limit \$10 dispensing fee cap per script	<p>Choice of Annual Calendar year Maximum:</p> <p>Plan 1 (if you or your spouse were born 1939 or earlier): Option A: \$1,200 per household Option B: \$2,500 per household</p> <p>Plan 2 (if you & your spouse were born 1940 or later): Option A: \$2,000 per household Option B: \$4,000 per household</p> <p>BC provincial formulary (Pharmacare) Pharmacare Low-Cost Alternative (LCA) & Reference Drug Program (RDP) pricing 8% markup limit \$10 dispensing fee cap per script Vaccines (\$100 per calendar year)</p> <p> (Voluntary/Optional benefit)</p> <ul style="list-style-type: none"> • \$8.99 dispensing fee • Free Delivery • 24/7 access to a clinical pharmacist • 90-day medication supply

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Health Education	Not Covered	\$100 per calendar year
Hearing Aids	\$1,400 per 4 calendar years	\$1,400 per 4 calendar years
Paramedical Services	Combined \$1,000 per calendar year	Combined \$1,000 per calendar year NEW – includes Registered Shiatsu Therapists (RST)
Vision Care	\$300 per 2 calendar years (eye exams included in vision care maximum)	\$300 per 2 calendar years 1 exam per 2 calendar years up to \$100 NEW – lens implants \$200 per 2 calendar years & provides coverage for intraocular lens after ANY type of surgery
Travel	Out-of-Province (in Canada only)	Optional Add-On: Unlimited number of trips in Canada of any duration Unlimited number of trips outside Canada of up to 62 or 93 consecutive days (depending on your selection) NEW – \$10,000,000 Emergency Medical Coverage \$8,000 Trip Cancellation, Interruption & Delay Insurance No stability clause (sudden & unforeseen medical emergencies) No Health Option Questionnaire (if joining from a group plan) Deductible Option: \$1,000 deductible (save 10% on Base Plan premiums) Baggage & Personal Effects Benefits Additional 5% Home insurance discount for travel insurance policyholders