

# EHC with Optional Prestige Travel Plan



	TPP Extended Health Benefits Effective January 1, 2025	BCRTA EHC Plan
Reimbursement	<b>80% (1<sup>st</sup> \$2,000); 100% thereafter</b>	80%
Deductible	\$200 per person per calendar year / \$400 per couple	None
Lifetime Max	\$200,000	\$250,000
Prescription Drugs	<p>Pharmacare Low-Cost Alternative (LCA) &amp; Reference Drug Program (RDP) pricing                      8% mark-up limit                      \$10 dispensing fee cap per script  <b>Annual Maximum \$20,000 per claimant</b>  <b>Preferred Arrangement on prescriptions with Costco removed</b></p>	<p><b>Plan 1 (if you or your spouse were born 1939 or earlier):</b>                      Option A: \$1,200 per household                      Option B: \$2,500 per household  <b>Plan 2 (if you &amp; your spouse were born 1940 or later):</b>                      Option A: \$2,000 per household                      Option B: \$4,000 per household                      BC provincial formulary (Pharmacare)                      Pharmacare Low-Cost Alternative (LCA) &amp; Reference Drug Program (RDP) pricing                      8% markup limit                      \$10 dispensing fee cap per script                      Vaccines (\$100 per calendar year)                      EXPRESS SCRIPTS CANADA PHARMACY. <b>(Voluntary/Optional benefit)</b></p> <ul style="list-style-type: none"> <li>• \$8.99 dispensing fee</li> <li>• Free Delivery</li> <li>• 24/7 access to a clinical pharmacist</li> <li>• 90-day medication supply</li> </ul>

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Health Education	Not Covered	\$100 per calendar year
Hearing Aids	<b>\$2,000 every 5 calendar years</b>	\$1,400 per 4 calendar years
Paramedical Services	<b>Combined \$1,500 per calendar year</b>	Combined \$1,000 per calendar year <b>NEW</b> – includes Registered Shiatsu Therapists (RST)
Vision Care	<b>\$400 every 2 years (including eye exams)</b>	\$300 per 2 calendar years 1 exam per 2 calendar years up to \$100 <b>NEW</b> – lens implants \$200 per 2 calendar years & provides coverage for intraocular lens after ANY type of surgery
Travel	Out-of-Province (in Canada only)	<b>Optional Add-On (Prestige Travel Plan):</b> 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) <b>NEW</b> – \$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: if you wish to apply for a \$1,000 deductible option (save 10% on Base Plan premiums) Baggage & Personal Effects Benefits