

Additional Benefits Available to BCRTA Members

Standalone Trip Cancellation & Interruption Travel Insurance

Guaranteed Life Insurance

Term Life Insurance

MEDOC® Travel 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 bcрта.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
\$79	\$160	\$191

CONTACT A REPRESENTATIVE TODAY:

Telephone: 604.881.8840
 Toll free: 1.866.799.0000
 Fax: 1.866.226.1430
 Email: pbservicewest@johnson.ca

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Johnson Insurance is a trade name of Johnson Inc. ("Johnson" or "JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba.

The Extended Health Care Plan and Dental Care Plan are underwritten by the Manufacturers Life Insurance Company ("Manulife") and administered by JI. Coverage under the EHC Plan is subject to proof of enrolment in the applicable Provincial Pharmacare program. Valid provincial or territorial health plan coverage required. MEDOC® is a Registered Trademark of JI. 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.

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Manufacturers Life Insurance Company
www.manulife.ca
 1 800 268 6195

Royal & Sun Alliance Insurance Company of Canada
www.rsagroup.ca
 1 888 877 1710



**PLAN SUMMARY
 SEPTEMBER 1, 2024**

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):
 - » \$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
Monthly Rates			
\$2,000 Drugs	\$115	\$198	\$267
\$4,000 Drugs	\$160	\$274	\$366

PRESTIGE TRAVEL ANNUAL RATES (annual rates deducted in monthly deductions)

Need travel insurance? Choose the optional Prestige Travel Insurance when you enroll in the Extended Health Care Plan.

PRESTIGE TRAVEL (62-day Base Plan; No Deductible)			
	Single	Couple	Family
Annual Rates			
Under Age 75	\$674	\$1,364	\$1,678
Age 75 - 84	\$2,085	\$4,092	\$5,127
PRESTIGE TRAVEL (93-day Base Plan; No Deductible)			
	Single	Couple	Family
Annual Rates			
Under Age 75	\$849	\$1,719	\$2,115
Age 75 - 84	\$2,627	\$5,156	\$6,461

Sales tax may apply based on your province or territory of residence.

Contact the plan administrator, Johnson Inc. for rates for ages 85+.

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.
- Deductible Option: If you wish to apply for a \$1,000 deductible option, different Base Plan rates apply. Please contact Johnson Inc. for the rates.
- Up to \$10 million emergency medical coverage per insured person, per trip.
- Up to \$8,000 trip cancellation, interruption and delay benefits.²
- 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