

## Additional Benefits Available to BCGREA 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](mailto:pbservicewest@johnson.ca)

### Policy Renewal

The BCGREA 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 [bcgreajohnson.ca](http://bcgreajohnson.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
\$55	\$110	\$134

## CONTACT A REPRESENTATIVE TODAY:

Telephone: 604.881.8840

Toll free: 1.866.799.0000

(Administration)

Fax: 604.881.8828

Email: [pbservicewest@johnson.ca](mailto:pbservicewest@johnson.ca)

**JOHNSON INC.**

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**JOHNSON**  
GROUP BENEFITS



*"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. <sup>1</sup>Certain benefits do not apply in your province or territory of residence. <sup>2</sup>Coverage 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.



**BCGREA MEMBER PLAN SUMMARY**

**PRIMARY PLAN  
SEPTEMBER 1, 2022**

## INSURANCE COVERAGE FOR BCGREA MEMBERS

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

**JOHNSON**  
GROUP BENEFITS



## Extended Health Care (EHC) Plan

### Comprehensive Insurance Benefits

BCGREA members in good standing may apply for 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 outside the 60 day eligibility period require medical evidence of insurability for EHC.

Please note proof of enrolment in the Pharmacare Plan in your province/territory of residence is required for coverage under this Plan.

**IMPORTANT:** To access spousal coverage, BCGREA members must retain their EHC plan provided through the Public Service Pension Plan (or other government pension plan). If you do not have EHC coverage available through a government pension plan, please contact our office for information on the Alternate Plan.

80% coverage on eligible expenses up to a lifetime maximum of \$250,000 per insured person (excludes Emergency Travel). Other inside limits apply.

*Note: BCGREA Member covered for drugs; non-drug EHC benefits available to Spouse and Dependents only.*

### Prescription Drug Coverage:

- Pay direct drug card to reimburse 80% of 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.
- Vaccines (\$100 per calendar year).

### Plan 1:

If either you or your spouse was born in 1939 or earlier, select an annual calendar year maximum:

- Drug Option A: \$1,200 per household.\*
- Drug Option B: \$2,500 per household.\*

### Plan 2:

If both you and your spouse were born in 1940 or later, select an annual calendar year maximum:

- Drug Option A: \$1,500 per household.\*
- Drug Option B: \$3,500 per household.\*

*\*Annual household limit includes \$850 of coverage for BCGREA member (reimbursed at 100%).*

### Non-Drug Eligible Expenses:

(available to Spouse & Dependents only)

- 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/day).
- 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

EHC Plan Only		Single	Couple	Family
EHC Plan 1: \$1,200 Drug Max (or \$850 for single)	Under Age 75	\$30	\$120	\$189
	Age 75 - 84	\$34	\$124	\$194
	Age 85+	\$51	\$160	\$234
EHC Plan 1: \$2,500 Drug Max	Under Age 75	-	\$174	\$280
	Age 75 - 84	-	\$179	\$288
	Age 85+	-	\$215	\$327
EHC Plan 2: \$1,500 Drug Max (or \$850 for single)	Under Age 75	\$40	\$137	\$214
	Age 75 - 84	\$46	\$148	\$230
EHC Plan 2: \$3,500 Drug Max	Under Age 75	-	\$184	\$297
	Age 75 - 84	-	\$193	\$314

## EHC & PRESTIGE TRAVEL MONTHLY RATES BY DRUG OPTION

62-day Base Plan; No Deductible		Single	Couple	Family
EHC Plan 1: \$1,200 Drug Max (or \$850 for single)	Under Age 75	\$65	\$190	\$274
	Age 75 - 84	\$141	\$335	\$460
	Age 85+	\$375	\$803	\$1,033
EHC Plan 1: \$2,500 Drug Max	Under Age 75	-	\$244	\$365
	Age 75 - 84	-	\$390	\$554
	Age 85+	-	\$858	\$1,126
EHC Plan 2: \$1,500 Drug Max (or \$850 for single)	Under Age 75	\$75	\$207	\$299
	Age 75 - 84	\$153	\$359	\$496
EHC Plan 2: \$3,500 Drug Max	Under Age 75	-	\$254	\$382
	Age 75 - 84	-	\$404	\$580

93-day Base Plan; No Deductible		Single	Couple	Family
EHC Plan 1: \$1,200 Drug Max (or \$850 for single)	Under Age 75	\$74	\$208	\$296
	Age 75 - 84	\$169	\$390	\$530
	Age 85+	\$459	\$970	\$1,241
EHC Plan 1: \$2,500 Drug Max	Under Age 75	-	\$262	\$387
	Age 75 - 84	-	\$445	\$624
	Age 85+	-	\$1,025	\$1,334
EHC Plan 2: \$1,500 Drug Max (or \$850 for single)	Under Age 75	\$84	\$225	\$321
	Age 75 - 84	\$181	\$414	\$566
EHC Plan 2: \$3,500 Drug Max	Under Age 75	-	\$272	\$404
	Age 75 - 84	-	\$459	\$650

## Prestige Travel Insurance

*Only available with the Extended Health Care Plan*

- Unlimited number of trips within Canada of any duration.<sup>1</sup>
- 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 \$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,<sup>2</sup> 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**