

# Additional Benefits Available to BCGREA 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](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 [bcgrea.johnson.ca](http://bcgrea.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
\$64	\$127	\$155

## CONTACT A REPRESENTATIVE TODAY:

Telephone: 604.881.8840  
Toll free: 1.866.799.0000  
(Administration)  
Fax: 1.866.226.1430  
Email: [pbservicewest@johnson.ca](mailto:pbservicewest@johnson.ca)

JOHNSON INC.  
Group Benefits Service  
PO BOX 4005 STN A  
Toronto, ON M5W 0M7

[bcgrea.johnson.ca](http://bcgrea.johnson.ca)



"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 the Manufacturers Life Insurance Company ("Manulife"), 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

ALTERNATIVE PLAN  
SEPTEMBER 1, 2023

## INSURANCE COVERAGE FOR BCGREA MEMBERS

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



Extended Health Care (EHC) Plan

Comprehensive Insurance Benefits

Coverage is available to BCGREA members who are vested in any government-sponsored pension plan and do not have existing Extended Health Care (EHC) coverage through the Public Service Pension Plan (or other government pension plan).

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.

80% coverage on 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.

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.
  - » 80% Coverage until \$1,500 reimbursed, then 100% coverage until \$2,500 reimbursed.

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.
  - » 80% Coverage until \$1,500 reimbursed, then 100% coverage until \$3,500 reimbursed.

Non-Drug Eligible Expenses:

- 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	Under Age 75	\$122	\$201	\$257
	Age 75 – 84	\$122	\$201	\$257
	Age 85+	\$130	\$214	\$272
EHC Plan 1: \$2,500 Drug Max	Under Age 75	\$159	\$265	\$352
	Age 75 – 84	\$159	\$265	\$352
	Age 85+	\$167	\$279	\$364
EHC Plan 2: \$1,500 Drug Max	Under Age 75	\$132	\$226	\$301
	Age 75 – 84	\$132	\$226	\$301
EHC Plan 2: \$3,500 Drug Max	Under Age 75	\$188	\$317	\$422
	Age 75 – 84	\$188	\$317	\$422

EHC & PRESTIGE TRAVEL  
MONTHLY RATES BY DRUG OPTION

62-day Base Plan; No Deductible		Single	Couple	Family
EHC Plan 1: \$1,200 Drug Max	Under Age 75	\$158	\$274	\$346
	Age 75 – 84	\$234	\$421	\$535
	Age 85+	\$468	\$886	\$1,106
EHC Plan 1: \$2,500 Drug Max	Under Age 75	\$195	\$338	\$441
	Age 75 – 84	\$271	\$485	\$630
	Age 85+	\$505	\$951	\$1,198
EHC Plan 2: \$1,500 Drug Max	Under Age 75	\$168	\$299	\$390
	Age 75 – 84	\$244	\$446	\$579
EHC Plan 2: \$3,500 Drug Max	Under Age 75	\$224	\$390	\$511
	Age 75 – 84	\$300	\$537	\$700

93-day Base Plan; No Deductible		Single	Couple	Family
EHC Plan 1: \$1,200 Drug Max	Under Age 75	\$168	\$293	\$369
	Age 75 – 84	\$263	\$479	\$607
	Age 85+	\$556	\$1,060	\$1,323
EHC Plan 1: \$2,500 Drug Max	Under Age 75	\$205	\$357	\$464
	Age 75 – 84	\$300	\$543	\$702
	Age 85+	\$593	\$1,125	\$1,415
EHC Plan 2: \$1,500 Drug Max	Under Age 75	\$178	\$318	\$413
	Age 75 – 84	\$273	\$504	\$651
EHC Plan 2: \$3,500 Drug Max	Under Age 75	\$234	\$409	\$534
	Age 75 – 84	\$329	\$595	\$772

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 \$10 million emergency medical coverage per insured person, per trip 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