

## **B.C. Retired Principals' & Vice-Principals' Association**

Dear BCRPVPA members:

The BC Retired Principals & Vice-Principals' Association has been working together with the BC Retired Teachers' Association and Johnson Inc. to formulate a health care insurance plan for our members. We thank Gerry Tiede, a member of the BCRPVPA and the BCRTA, for being instrumental in bringing about this new plan.

We are pleased to announce the launch of a new Johnson product that **combines** an Extended Health Care (EHC) Plan with the Prestige Travel Plan. This is an **alternative** to the coverage that you may already receive through the Teachers' Pension Plan through Pacific Blue Cross (PBC) and Johnson's MEDOC Plan.

A plan summary and all documentation for this plan can be accessed at [www.johnson.ca/bcrta](http://www.johnson.ca/bcrta).

Note: In the website and in all the materials, the plan is referred to as the BCRTA plan. It is only by joining the much larger Retired Teachers' Association we are able to take advantage of this new plan and its rates.

This new **option** is not for everyone; if you do not travel, you do not need travel insurance. But if you do travel, especially if you are out of the province for more than 35 days or have pre-existing conditions, you are encouraged to carefully consider this new plan as you may see significant savings. While many of the coverage details are similar, I urge you to carefully study the differences and how they may apply to you. Some significant differences:

Key Extended Health Care differences:

- Johnson's begins to pay 80% of costs from the first dollar billed while the PBC plan has a \$200.00 per person deductible
- The Johnson's plan has a \$250,000 lifetime limit compared to PBC's \$200,000
- The PBC plan pays 100% of prescription costs after the first \$1000.00 has been paid at the 80% rate and following the deductible. The Johnson's plan has limits on prescription claims with two annual maximum options available. Both plans are coordinated with Pharmacare.
- The PBC plan covers some drugs that are not on the Pharmacare drug formulary, while the Johnson's plan is restricted to the BC Pharmacare formulary to determine which drugs are covered. Depending on the state of your health both now and in the future this may be a significant difference favouring the PBC plan.

### Key Travel plan differences:

- The Johnson Prestige travel plan offers any number of trips up to a maximum of 62 days each while MEDOC trips are limited to 35 days. This may lead to significant savings.
- There is no Health Option questionnaire with the Prestige Plan so pre-existing conditions do not affect your premiums or restrict your travel. Eligible claims must be due to sudden and unforeseen emergencies.

Please go to the website [www.johnson.ca/bcрта](http://www.johnson.ca/bcрта), compare it with your current coverage and premiums, or contact Johnson's Insurance for detailed comparison information before making a decision to choose this option. Johnson's provides "best friend" advice; if you are better served with your current coverage, they will tell you. You can view the full Certificates of Insurance at [www.johnson.ca/bcрта](http://www.johnson.ca/bcрта) or call Johnson's at **1-866-799-0000**.

While you can join this plan at any time you may want to do it before October 5<sup>th</sup>. That is your last day to cancel a current MEDOC policy before it renews for another year. There is no point in paying for two travel policies.

Note: If you join the Johnson's EHC Plan with Prestige Travel Insurance and find that it does not meet your needs you are permitted to return to the Teachers' EHC Plan as this plan meets the test of a group plan with comparable, continuous coverage. While dual coverage is permitted, you will likely want to cancel your PBC coverage effective when you begin this new policy.

### Next Steps:

**If you choose not to proceed with this alternative program you do not need to do anything.** Your PBC coverage will continue and your MEDOC policy will automatically renew on September 1. (Be sure to complete the Health Option Questionnaire to qualify for Optimum or Preferred rates.

### If you choose to proceed:

1. Carefully consider the coverage differences between the plans. Most differences are easy to compare. The exception is the coverage for drugs. PBC covers a wider formulary than the Johnson's plan that is limited to the Pharmacare formulary. You may be on one of those drugs now or in the future. You can search the Pharmacare website to see if a drug is covered under that plan <https://pcbl.hlth.gov.bc.ca/pharmacare/benefitslookup/>. You can check what is covered under the PBC plan through your Caresnet account.
2. Consider the premium costs between the two plans. Include the deductible amounts in your calculations.

3. Contact Johnson's Insurance for help with the above and to have other coverage questions answered. **1-866-799-0000**. Only licensed insurance agents are qualified to give you reliable information. The Johnson's website has detailed information plus answers to "Frequently Asked Questions" at [www.johnson.ca/bcrta](http://www.johnson.ca/bcrta).
4. A) Complete the application form and submit to Johnson's Insurance. You will probably want the effective date to be September 1, the day after your MEDOC coverage ends.  
B) Contact Johnson's Insurance to cancel your MEDOC coverage effective on August 31<sup>st</sup>.
5. Contact the Pension Corporation to cancel your EHC coverage effective on August 31<sup>st</sup>.

Note: You can join the Johnson's EHC/Travel Plan at any time in the future. The above dates assume that you would join at the expiry of your current year's MEDOC travel coverage.

Vivian Rygnestad  
President  
B.C. Retired Principals' & Vice-Principals' Association

June 28, 2015