

AFFINITY REPORT - Gerald Soon

It is important for BCRPVPA members to be aware of their health care coverage, especially if they plan on travelling outside of BC or Canada. Every Canadian citizen who is a resident of BC, and who resides in BC at least five months of the year is eligible for coverage.

When we were actively working, our dental and extended health benefits usually were part of our compensation package. However, when most of us retired, that coverage was terminated. We were given the option of purchasing extended health and dental coverage individually, or as a couple, if you have a partner. It is important to note that if you opted to have Pacific Blue Cross Medical and Dental coverage that this coverage is within Canada only. If you want to have coverage while you are out of Canada you will have to consider purchasing travel insurance. Our affinity partner, Johnson Inc. is the provider of MEDOC travel insurance.

You may have some other sort of extended health medical or dental coverage with another provider. If that is the case, in the event of a claim, there must be some sort of coordination of benefits. In the past few months, a letter was sent to members who had coverage indicating that there was a lifetime maximum of \$100,000 available to you as a member.

At one point, extended health benefits were included as a benefit in the BC Teachers Pension Plan at no cost to retirees. However, before the plan was changed to make extended health coverage an option for teachers to purchase, the lifetime maximum benefit was \$100,000, meaning that this was the maximum amount the plan would pay for extended health in one's lifetime. It is important to note that when the pay for extended health coverage rule was implemented, everyone's "personal account," or the amount that had already been paid out of that \$100,000 lifetime coverage, was reset to zero. Everyone started again as if no withdrawals of the lifetime coverage had been made. At the same time, the maximum payout for extended health coverage was set to \$200,000. When this change was implemented to our Extended Health Care plan, Johnson enhanced the coverage available under the Medoc travel insurance to ensure that our EHC lifetime maximum would remain protected. The Medoc Travel Insurance plan available to BCRPVPA will not coordinate against an Extended Health Care plan that has a lifetime maximum of \$200,000 or less.

In the event of a medical emergency while traveling, you must call your insurance provider as soon as possible. Usually, a provider requests a phone call to authorize treatment. Whichever company you call, they will manage the file and ensure that your coordination of dental and health benefits are made.

For example, if you have to make a claim, and you call your group provider “A,” the carrier will calculate its benefits as if the duplicate coverage does not exist. Then, your other group coverage carrier will determine its benefits: usually the lesser of the amount that would have been payable had it been the primary carrier, or 100% of all eligible expenses by the Primary plan. This means that an individual may receive up to 100% of the eligible expenses. The first carrier will take the lead in managing the case.

Whenever you do have travel plans, it is a good idea to take along your documentation that includes what is covered by your carrier, and also important telephone numbers so you can contact them in the case of an emergency. In the case of MEDOC travel insurance, this is important information:

In the case of a Travel/Medical emergency, you or someone on your behalf **MUST** call the MEDOC Claims Assistance Centre **PRIOR TO TREATMENT OR YOUR COVERAGE WILL BE LIMITED**. There is a 24 hour Emergency Helpline

In Canada/USA	1.800.709.3420
In Mexico (Toll free)	00.1.800.514.7983
Worldwide (Toll free)	00.1.800.014.44444
Worldwide (Collect call)	819.566.1002
Global Excel E-mail Assistance	assistance@globalexcel.com