

- Air Emergency Transportation or Evacuation
- Cost of licensed ground ambulance service
- Pet(s) Return Benefit
- Vehicle Return Benefit (up to \$5,000)
- Trip Cancellation, Interruption & Delay (up to \$8,000 per person, per trip)
- Baggage & Personal Effects (up to \$1,500 per insured, to a maximum of \$3,000 per family)
- And more!

Please contact Johnson Inc. for plan rates and additional coverage details.

**Don't Travel? No problem. Call Johnson for a quote on an Extended Health Care Plan for in province coverage only.**

#### Additional Benefits Available to BCRTA Members

##### Dental Care Plan

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):
  - » 1 oral exam per calendar year, 8 units of scaling and/or root planning per year, and 4 units of dental facility fees for surgical removal of teeth.
- 80% Minor Restorative, includes:
  - » Endodontics / Periodontics (\$750 combined per calendar year)

- 50% Major Restorative procedures – Must be pre-authorized by mail, and includes:
  - » Crowns / Posts / Inlays / Onlays (\$700 combined per calendar year)
  - » Bridges / Dentures / Implants (\$700 combined per calendar year)

#### DENTAL CARE MONTHLY RATES

SINGLE	COUPLE	FAMILY
\$61	\$122	\$146

**Contact Johnson Today!  
1.866.799.0000 (Option #2)**

For plan rates or to enrol in any of these plans, please contact the Plan Administrator, Johnson Inc. toll free at 1-866-799-0000 (Option #2) or visit our website at <http://bcрта.johnson.ca/>

##### Policy Renewal

The BCRTA Extended Health Care Plan automatically renews each September 1 and is subject to the policy terms and conditions located in the governing documents, the Certificates of Insurance, that can be viewed at [bcрта.johnson.ca](http://bcрта.johnson.ca). A new Prestige Travel Insurance Base Plan is issued each September 1.

##### Premium Payment

Bank deductions are withdrawn one month in advance. For example, the July 5th deduction pays for August coverage.

Retail Sales Tax is added to the premiums where required by law.

**For complete plan details, please refer to the Certificates of Insurance available at <http://bcрта.johnson.ca/>**

#### CONTACT A REPRESENTATIVE TODAY:

Telephone: 604.881.8840 (Option #2)  
Toll free: 1.866.799.0000 (Option #2)  
(Administration)  
Fax: 604.881.8828  
Email: [pbservicewest@johnson.ca](mailto:pbservicewest@johnson.ca)

**JOHNSON INC.**  
110- 9440 202nd Street  
Langley, BC  
V1M 4A6

<http://bcрта.johnson.ca/>

**JOHNSON**  
INSURANCE  
GROUP BENEFITS



*"Give a call today"*

Johnson Insurance is a tradename of Johnson Inc. ("JI"), 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 enrolment in the BC Fair PharmaCare Plan. Prestige Travel Insurance and Trip Cancellation & Interruption Travel Insurance are underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by Johnson. Valid provincial or territorial health plan coverage required. JI and RSA share common ownership. Travel assistance is provided by Global Excel. 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>Pre-existing medical conditions need to be stable for a certain period of time in order to be eligible for coverage under this insurance, even when no medical questionnaire is required.



#### PLAN SUMMARY SEPTEMBER 1, 2019

#### INSURANCE COVERAGE FOR BCRTA MEMBERS

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

**JOHNSON**  
INSURANCE  
GROUP BENEFITS

## Comprehensive Insurance Benefits

The British Columbia Retired Teachers' Association (BCRTA) has worked with Johnson Inc., a national benefits provider, to develop a voluntary benefit plan available to BCRTA members.

BCRTA members in good standing may apply for Extended Health Care (EHC) with Prestige Travel Plan 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 with Prestige Travel Plan 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 with Prestige Travel Plan.

Say hello to Johnson the dog. Like us, Johnson is loyal, friendly and knows what matters most is being there to help.

Our furry friend might be new around here but we have been around for over 130 years and have partnered with groups like yours offering health insurance plans with you in mind.



## Extended Health Care Plan

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):
  - » 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, choose from two (2) annual calendar year maximums:

- 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, choose from two (2) annual calendar year maximums:

- 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.

## EXTENDED HEALTH WITH TRAVEL MONTHLY RATES

### PLAN 1: BORN IN 1939 OR EARLIER:

UNDER 75	SINGLE	COUPLE	FAMILY
\$1,200 MAX.	\$123	\$214	\$272
\$2,500 MAX.	\$150	\$262	\$342
AGE 75 - 84	SINGLE	COUPLE	FAMILY
\$1,200 MAX.	\$190	\$343	\$436
\$2,500 MAX.	\$217	\$391	\$506
AGE 85+	SINGLE	COUPLE	FAMILY
\$1,200 MAX.	\$388	\$744	\$928
\$2,500 MAX.	\$415	\$791	\$996

### PLAN 2: BORN IN 1940 OR LATER:

UNDER 75	SINGLE	COUPLE	FAMILY
\$1,500 MAX.	\$129	\$232	\$305
\$3,500 MAX.	\$169	\$299	\$392
AGE 75 - 84	SINGLE	COUPLE	FAMILY
\$1,500 MAX.	\$196	\$361	\$469
\$3,500 MAX.	\$236	\$428	\$556

Retail Sales Tax is added to the premiums where required by law.

### 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 per day)
- Vision Care (\$300 per 2 calendar years plus up to \$100 towards 1 eye exam per 2 calendar years)

## Prestige Travel Insurance

- Multiple annual trips up to 62 days duration per trip. (You may purchase additional days of coverage if needed, in 15 days increments up to a maximum of 212 days)
- Up to \$5,000,000 per insured person, per policy for sudden and unforeseen eligible emergency medical expenses, such as:
  - Hospital room and board
  - Medical, surgical or anesthetic treatment by a licensed physician
  - Prescription drugs or medication
  - X-rays and other diagnostic tests
  - Wheelchair rental, or the rental or purchase of minor medical appliances

(Continued on reverse)