

## Travel Health Care Information

It is important for BCRPVPA members to be aware of their health care coverage, especially if they plan on travelling outside of 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 Green Shield, Johnson Prestige, Pacific Blue Cross or other types of Extended Medical and Dental coverage these are intended within Canada only.

If you want to have coverage while you are out of Canada, you may have to consider purchasing travel insurance if you are not already with Johnson Prestige.

Our affinity partner, Johnson Inc. is the provider of the Prestige Johnson extended health plan that includes travel insurance within the policy, but it also is the provider of the separate MEDOC travel insurance plan that is can be separately purchased on a yearly basis.

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. For Green Shield there is coverage indicating that there was a lifetime maximum of \$200,000 available to you as a member. For Johnson Prestige it is \$250,000.

Historically, 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.