

**BCRTA Member Benefit Plan Comparison**

	Teachers' Pension Plan (TPP) Extended Health Benefits	Johnson Inc. - Extended Health Care with Optional Travel Coverage
<b>Plan Percentage</b>	80% (1st \$1,000); 100% thereafter	80%
<b>Deductible</b>	\$200 per person per calendar year (excludes insulin injectors, hearing aids, vision care)	None
<b>Lifetime Maximum</b>	\$200,000	\$250,000
<b>Prescription Drugs</b>	Covered  -Direct Pay Drug Card -PharmaCare Low Cost Alternative (LCA) & Reference Drug Program (RDP) pricing -8% mark-up limit -\$10 dispensing fee cap per script	<b>Plan 1:</b> Option A: \$1,200 / Option B: \$2,500 (per household) <b>Plan 2:</b> Option A: \$2,000 / Option B: \$4,000 (per household) [Annual household drug limit based on date of birth] -Direct Pay Drug Card -BC Provincial (i.e. PharmaCare) Formulary -PharmaCare Low Cost Alternative (LCA) & Reference Drug Program (RDP) pricing -8% mark-up limit -\$10 dispensing fee cap per script - Vaccines (\$100 per calendar year) <b>New</b> - Express Scripts Canada Pharmacy (free prescription delivery to your home)
<b>Accidental Dental</b>	Covered	\$1,000 per calendar year
<b>Ambulance Services</b>	Covered	Covered
<b>Health Education</b>	Not Covered	\$100 per calendar year
<b>Hearing Aids</b>	\$1,400 per 4 calendar years -reimbursed at 100%	\$1,400 per 4 calendar years
<b>Home Care</b>	\$50/day -up to 10 days after hospital stay -care must be from LPN or RN	\$50/day -up to 10 days after hospital stay
<b>Hospital Accommodation</b>	Covered -semi-private or private room	\$100/day -reimbursed at 100% -semi-private or private room
<b>Medical Aids and Appliances</b>	Covered (some limits apply)	Covered (some limits apply)
<b>Paramedical Services</b>	Combined \$1,000 per calendar year	Combined \$1,000 per calendar year
<b>Private Duty Nursing</b>	Covered	\$3,000 per 3 calendar years
<b>Vision Care</b>	\$300 per 2 calendar years -reimbursed at 100%	\$300 per 2 calendar years
<b>Eye Examinations</b>	Covered -included in Vision Care maximum	1 exam per 2 calendar years -up to \$100
<b>Travel</b>	Out-of-Province (within Canada) only -reimbursed at 100% -included in lifetime maximum	Out-of-Province & Out-of-Country -reimbursed at 100% -\$5,000,000 per year -multi-trip plan (choice of up to 62 or 93 days per trip) -\$1,000 deductible option (10% savings on Base Plan premiums) -trip cancellation / interruption (\$8,000 per trip)

\*This summary does not constitute a contract/certificate of insurance. For complete plan details and limits, please refer to the governing documents for each plan.

