

## **Health Care and Travel Coverage for Survivors**

By Gerald Soon, BCRPVPA Vice-President

In the last newsletter, I wrote about Associate Membership in our association for spouses, so that coverage of benefits for your surviving partner after you pass away could continue. This benefit allows people who were not administrators to be part of our association and to continue to have access to affinity benefits.

When the BCRTA and BCRPVPA were in discussions about the forming of a program for our members – **Johnston Prestige**, which combines Extended Health benefits and Travel Insurance, I asked how we could cover surviving partners of our members, and for both associations, Associate Membership was the answer.

I had a query about what would happen for partners after a member dies if they were covered with Green Shield. There was nothing on the Teacher Pension Plan Site, and so I called the administrators of the plan for clarification.

If you have your pension as an educator, and your spouse was not an educator, but is included on your coverage does he or she need to get associate membership?

The following applies if you are covered with **Green Shield**:

It depends upon what you set up for your partner when you retired.

If you had JOINT LIFE, then there is no problem. What would happen should you pass away first, is that their medical and dental coverage would end, but then restart right away when your partner gets payment in his or her own name with the TPP. There might be a 30-day gap, meaning if he or she went to the dentist they would not recognize that coverage, because the paperwork to transfer everything to his name would not have been completed. When it DOES kick in it would be retroactive and then they would be reimbursed.

Where it gets tricky is IF you had single life pension coverage, meaning that for example if it was arranged that your partner would be covered for a period of time to receive pension funds, say ten years if that was the period chosen. At the end of that time, when the payments stop, so does the medical and dental coverage.

At that point, the partner could join our BCRPVPA association and the BCRTA association as an Associate member. Johnston Prestige now requires people in this position to have associate membership in the BCRTA for enrolment.

Contact [info@bcrpvpa.ca](mailto:info@bcrpvpa.ca) for more information.