

# BC Retired Teachers' Association

## Voluntary Benefits Offering



# Meeting Agenda



- BCRTA & Johnson
- Why Johnson?
- Benefits available to BCRTA members:
  - Home
  - MEDOC
  - Prestige Extended Health with or without Travel Plan
  - Improvements to MEDOC & Prestige
  - Dental Plan
  - Trip Cancellation/Trip Interruption
- Questions

The BC Retired Teachers' Association & Johnson's relationship dates back to 1998 with the introduction of:

## **Home-Auto Insurance Plan (1999)**

- 1,065 Home policies
- 9 Auto policies in force (BCRTA members who reside outside of BC)

## **MEDOC® Travel Insurance (1998)**

- 8,500+ members and their spouses are MEDOC policyholders

## **Prestige (2015)**

- 1,581 policies in force

## **Dental (2015)**

- 391 policies in force

## **Trip Cancellation/Trip Interruption (2013)**

- 49 policies in force

# Why Johnson?



- Plans are designed in partnership with BCRTA
- Designed by BCRTA members for BCRTA members
- Group policy vs Individual policy
- Strong voice – 16,000+ members in BCRTA
- Dedicated consulting team – feedback, claims disputes, advocates
- Best Friend Advice



Home Insurance

# BCRTA BENEFITS



Improved BCRTA  
Rate Plan

Prioritized  
Service for  
BCRTA Members

Johnson  
On-Line Quoting

85% Contents  
Limit

No Interest  
Monthly  
Payments

24/7 Claims  
Service

1 Air Miles  
Reward Mile for  
Every \$20 in  
Premium

\$2,000 Critical  
Illness Including  
Spouse and  
Dependants

Single  
Deductible

Property of a  
Student Away at  
School and Parents  
Property in a  
Nursing Home

\$30,000 Identity  
Theft Included on  
All BCRTA Member  
Policies at No  
Charge

Vanishing  
Deductible on  
Losses Over  
\$3,000

50+ Benefits  
Nursing Assistance, Legal  
Assistance, Home Repair  
Referral Service, Moral  
Assistance, Housekeeping  
and Visitation

Off Premises  
Property Including  
Property of School  
Boards

Overland Water  
Endorsement

First Claim  
Forgiveness

Personal  
Umbrella  
Liability Available

Home Based  
Business  
Coverage  
Available



# MEDOC Travel Insurance



## **MEDOC comprehensive year round travel insurance that includes:**

- \$5,000,000 Emergency Medical Coverage
- \$8,000 trip cancellation, interruption, & delay benefits per person per trip

## **Eligible Expenses Include:**

- Emergency medical expenses for hospital, physician, surgical, and medical treatment
- Drugs and medication
- Air emergency transportation or evacuation
- Emergency dental care up to \$5,000
- Return of vehicle up to \$5,000
- Transportation of a family member to the bedside
- Pet return up to \$500
- Up to \$3,000 lost, stolen or damaged baggage benefits per family



## How Does MEDOC Work?:

- Choose between a 17- or 35-day Annual Base Plan provides coverage for an unlimited number of trips in the policy year up to your trip option selection
- Extended coverage options available for longer trips
- Guaranteed issue product – all BCRTA members are eligible for coverage regardless of age or health status
- Completion of Health Option Questionnaire is required to determine rates: Optimum, Preferred, Standard
- A 90-day Health Stability Clause applies to pre-existing medical conditions

**Stability** means: no new treatment or new prescribed medication, no change in treatment or prescribed medication, no new symptoms or change in frequency of symptoms, no hospitalization or referral to a specialist in the 90 days prior to travel (90 days prior to booking your trip).



# Prestige Travel with Extended Health Plan

# Prestige Travel & EHC Plan



- Alternative to Green Shield Plan
- Key plan differences

	TPP Extended Health Benefits	BCRTA Prestige Plan
Plan Percentage	80% (1 <sup>st</sup> \$1,000); 100% thereafter	80%
Deductible	\$200 per person per calendar year/ \$400 per couple	None
Lifetime Maximum	\$200,000	\$250,000
Prescription Drugs	Pharmacare Low Cost Alternative (LCA) & Reference Drug Program (RDP) pricing 8% mark-up limit \$10 dispensing fee cap per script	Plan 1: Option A \$1,200/Option B \$2,500 (per household) Plan 2: Option A \$1,500/Option B \$3,500 (per household) BC provincial formulary (PharmaCare) Pharmacare Low Cost Alternative (LCA) & Reference Drug Program (RDP) pricing 8% markup limit \$10 dispensing fee cap per script

# Prestige Travel & EHC Plan



	TPP Extended Health Benefits	BCRTA Prestige Plan
Health Education	Not Covered	\$100 per calendar year
Hearing Aids	\$1,400 per 4 calendar years	\$1,000 per 5 calendar years
Paramedical Services	Combined \$1,000 per calendar year	Combined \$1,000 per calendar year
Vision Care	\$300 per 2 calendar years	\$300 per 2 calendar years 1 exam per 2 calendar years up to \$100
Travel	Out-of-Province (in Canada only)	Out-of-Province & Out-of-Country \$5,000,000 emergency medical coverage \$8,000 Trip Cancellation, Interruption & Delay Insurance No stability clause (sudden & unforeseen medical emergencies) No Health Option Questionnaire (if joining from a group plan) Baggage & Personal Effects Benefits



# Improvements to MEDOC & Prestige

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## MEDOC:

- Replacement of lost Documents up to \$500
- Any number of trips within Canada, outside of your province or territory of residence, can be of an unlimited duration under the Base Plan
- Trip cancellation/Trip Interruption benefits for trips within your province or territory of residence
- Inclusion of Accidental Death and Dismemberment (AD&D) benefits up to \$25,000
- Non-Medical Emergency Evacuation up to \$5,000

## Prestige:

- Increased travel maximum \$5,000,000 per person (previously \$2,000,000 lifetime maximum)
- Increased Trip Cancellation benefit \$8,000 per person per trip (previously \$6,000 per person per trip)
- Added Baggage & Personal Effects Coverage \$1,500 insured/\$3,000 family
- Increased Vehicle Return benefit \$5,000 (previously \$2,500)



# Prestige Dental Plan



# Prestige Dental Plan



	TPP Dental Plan	BCRTA Prestige Dental Plan
Basic & Preventative	70%	80%
Minor Restorative	70%	80%
Major Restorative	Essential Plan: Not Covered Enhanced Plan: 70%	50%
Plan Maximums	Essential Plan: Combined \$1,000 per calendar year (Basic, Preventative & Minor Restorative)  Enhanced Plan: Combined \$2,000 per calendar year	Basic & Preventative: No maximum Minor Restorative: \$750 per calendar year Major Restorative: Crowns, Posts, Inlays & Onlays: \$700 per calendar year Bridges, Dentures & Implants: \$700 per calendar year
Scaling & Root Planing	13 units per calendar year	8 units per calendar year
X-rays	Panoramic: 1 per 5 years Complete: 1 per 3 years	Panoramic: 1 per 3 calendar years Complete: 1 per 3 calendar years
Fillings	Amalgam equivalent on permanent molars & all primary teeth	Amalgam equivalent on molars
Endodontics	1 per tooth per lifetime	1 per tooth per 5 calendar years



# Trip Cancellation & Interruption Plan

# Trip Cancellation & Trip Interruption Plan

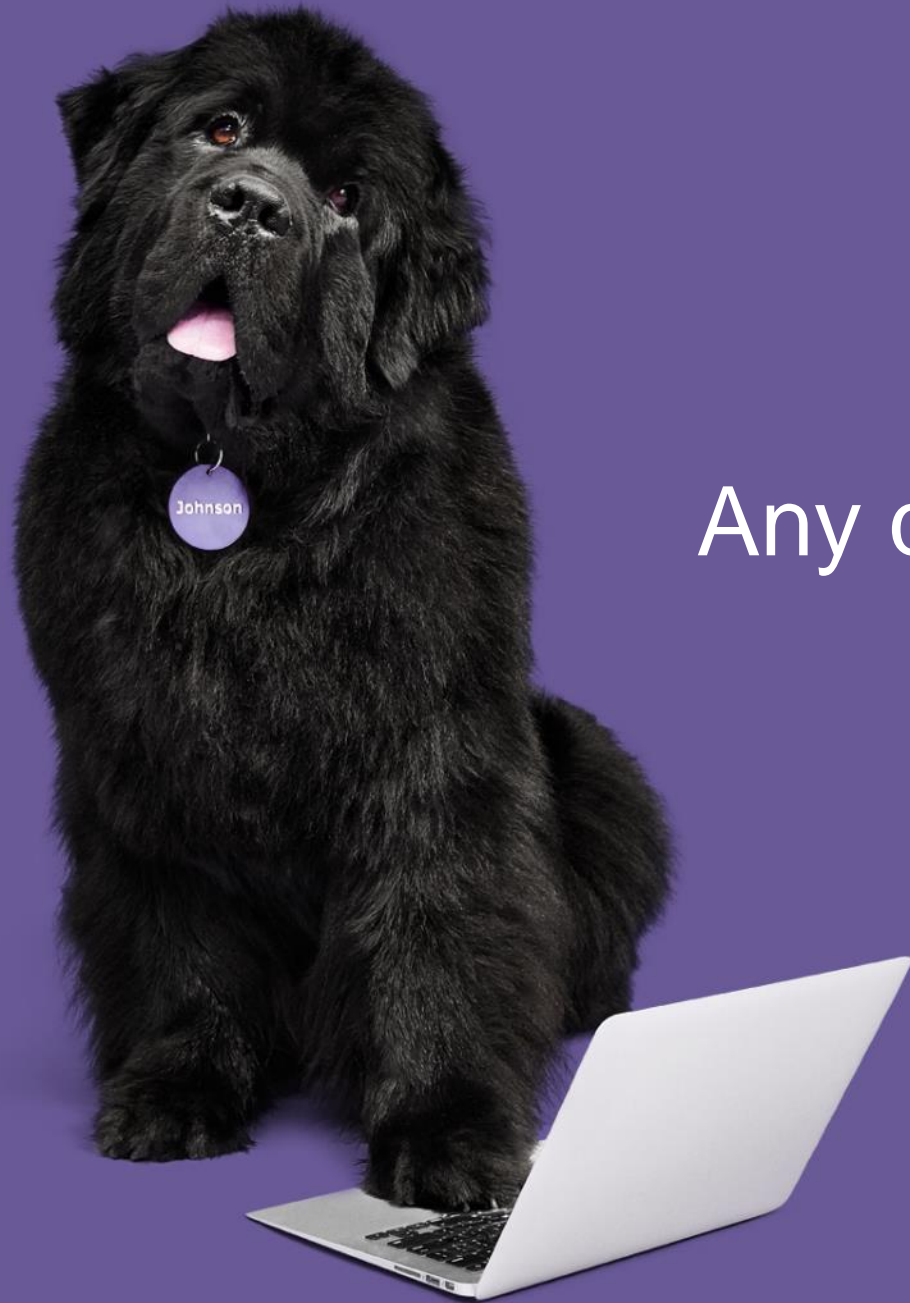


- Protects BCRTA members against unforeseen circumstances that may prevent or discontinue a trip
- Complements current Trip Cancellation coverage available under MEDOC or Prestige
- Available to Friends & Family of BCRTA members

## Coverage Highlights:

- Annual Non-Medical Multi-Trip Plan
- Trip Cancellation – up to a maximum of \$12,000 per insured person, per trip for any number of trips
- Trip Interruption – up to a maximum of \$12,000 per insured person, per trip for any number of trips
- Baggage and Personal Effects – up to a maximum of \$1,500 per person, per trip to a maximum \$3,000 per family
- Document Replacement – up to a maximum of \$200
- Up to \$400 per person to a maximum of \$1,000 per family for the purchase of necessities





Any questions?