

# BC Government Retired Employees' Association

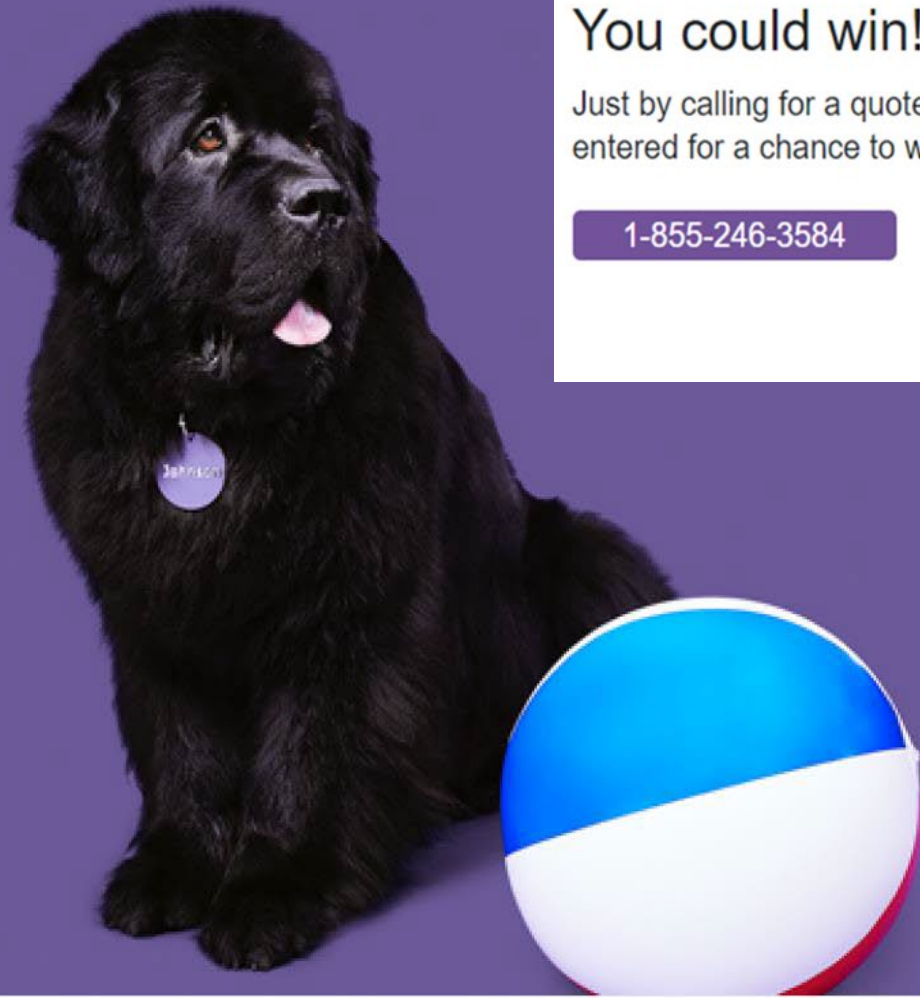
Branch 1200 (Victoria) Meeting





The BC Government Retired Employees' Association & Johnson have been working together to create insurance solutions for members since 1997:

- **MEDOC® Travel Insurance (1997)**
- **Home Insurance Plan (1999)**
- **Extended Health Care (EHC) & Prestige Travel Plan (2012)**
- **Dental (2012)**
- **Trip Cancellation/Trip Interruption (2012)**
  - Revamped September 1, 2018



## You could win!

Just by calling for a quote before April 30, 2023, you will be entered for a chance to win!†

1-855-246-3584

Call for a no-obligation quote  
and you'll be entered for a chance to  
**WIN** 1 of 12  
prizes of  
**\$2,500†**

# Home Insurance

**JOHNSON**   
INSURANCE  
HOME · CAR · TRAVEL



# Home Insurance

BCGREA members have access to the Preferred Home Insurance Program through Johnson which gives you access to:

- Preferred rates
- Interest-free monthly payments
- No service charges
- 24/7 claims service
- Online self-service options
- Online quoting
- 5% discount for Group Benefits policyholders



- ✓ Legal assistance
- ✓ First claims forgiveness
- ✓ Enhanced water coverage
- ✓ Disability waiver premium
- ✓ Personal Identity Theft benefit
- ✓ Increased personal property limit
- ✓ Coverage for property while moving
- ✓ Exclusive benefits for 50+ policyholders
- ✓ Property of a student dependent away at school
- ✓ Personal property coverage in nursing home or healthcare facility
- ✓ Increased jewelry limit
- ✓ Vanishing deductible
- ✓ AD&D
- ✓ Critical illness

Call Johnson today **1.855.572.0225** or visit [Johnson.ca/start-saving](https://www.johnson.ca/start-saving)  
Mention group code **BG** for your preferred rates.



MEDOC® Travel Insurance

# Travel Insurance that's ready to go

Get the protection you need <https://www.johnson.ca/travel-insurance>

**MEDOC® gives you peace of mind knowing you're protected.**

- Unlimited travel within Canada
- Unlimited number of trips outside of Canada of either 17- or 35-days
- \$5,000,000 emergency medical coverage per person per policy year (including COVID-19 coverage)
- \$8,000 Trip Cancellation/Interruption & Delay per person per trip (COVID-19 coverage September 1<sup>st</sup>)
- In-province benefits for Trip Cancellation/Interruption & Delay
- No age or health limitations to purchase coverage
- Medical Questionnaire to be completed to determine Preferred or Optimum rate discount
- 90-day stability clause for pre-existing medical conditions





## Extended Health Care (EHC) with Optional Prestige Travel Plan



# EHC & Optional Prestige Travel Plan

## BCGREA Spousal (and Dependent Children) coverage:

- Alternative to Green Shield Canada (GSC) EHC Plan
- Spousal EHC coverage with GSC is not subsidized. Premium is fully paid by insured.

	PSPP Extended Health Benefits	BCGREA EHC Plan (Spouse & Dependents)
<b>Plan Percentage</b>	70% (1 <sup>st</sup> \$2,000); 100% thereafter	80%
<b>Deductible</b>	\$250 per person per calendar year / \$500 per couple	None
<b>Lifetime Maximum</b>	\$250,000	\$250,000
<b>Prescription Drugs</b>	Pharmacare Low Cost Alternative (LCA) & Reference Drug Program (RDP) pricing 8% mark-up limit \$10 dispensing fee cap per script	<u>Plan 1:</u> Option A \$1,200/Option B \$2,500 (per household) <u>Plan 2:</u> 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 Vaccines (\$100 per calendar year)



# EHC & Optional Prestige Travel Plan



	PSPP Extended Health Benefits	BCGREA EHC & Prestige Travel Plan (Spouse & Dependents)
<b>Health Education</b>	Not Covered	\$100 per calendar year
<b>Hearing Aids</b>	\$700 per ear per 4 calendar years	\$1,000 per 5 calendar years
<b>Paramedical Services</b>	Combined \$500 per calendar year	Combined \$1,000 per calendar year
<b>Vision Care</b>	\$200 per 2 calendar year (including eye exams)	\$300 per 2 calendar years 1 exam per 2 calendar years up to \$100
<b>Travel</b> (Member, Spouse & Dependents)	Out-of-Province (in Canada only)	Out-of-Province & Out-of-Country Unlimited travel within Canada Unlimited number of trips outside Canada of up to 62 or 93 consecutive days (depending on your Base Plan selection) \$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

# Our Journey Together

## Summary of Enhancements – MEDOC & Prestige (2018-2022)



### 2018

- ▶ Unlimited number of trips within Canada of any duration
- ▶ Increased Prestige Travel maximum from \$2,000,000 lifetime per insured to \$5,000,000 per insured, per policy year
- ▶ Increased Prestige Travel Trip Cancellation benefit from \$6,000 per insured, per trip to \$8,000 per insured, per trip
- ▶ In-Province Trip Cancellation, Interruption & Delay Insurance Benefit
- ▶ Increased Document Replacement benefit (\$200→\$500)
- ▶ Non-Medical Emergency Evacuation included
- ▶ Flight Accident & Accidental Death & Dismemberment benefit added

### 2019

- ▶ Added Vaccine coverage under Prestige Health Plan (\$100 per calendar year)

# Our Journey Together

## Summary of Enhancements – MEDOC & Prestige (2018-2022)



### 2020

- ▶ Extended coverage to members for September - December 2020 at no additional cost
- ▶ COVID-19 coverage available for Emergency Medical Insurance benefits

### 2021

- ▶ Modified option to cancel Prestige Travel coverage if not travelling (previously members who cancelled were not eligible to rejoin for 2 years)

### 2022 (September 1)

- ▶ Added 93-day Base Plan option (Prestige Travel)
- ▶ Deductible Option: Save 10% on Base Plan premiums if you choose a \$1,000 deductible (Prestige Travel)
- ▶ Removed Pre-existing Medical Stability Clause for returning applicants (Prestige Travel)
- ▶ Covered event added for a Trip Cancellation, Interruption or Delay for death, illness or positive test result due to you or your travelling companion contracting COVID-19



# Trip Cancellation & Interruption Plan

# Trip Cancellation & Interruption

- Protects BCGREA 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 BCGREA 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 of \$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
- **NEW** - includes coverage for COVID-19 related incidents



Age	0 - 49	50 - 59	60 - 69	70+
Single or Family Coverage	\$221.99	\$238.99	\$275.99	\$345.99

# Choosing the right travel plan to meet your needs



	Prestige	MEDOC	Stand-Alone Trip Cancellation
<b>Days of Travel Outside Of Canada</b>	Choice of 62 or 93 days outside of Canada	Choice of 17 or 35 days outside of Canada	Any number of trips in the policy year of any duration
<b>Medical Questionnaire</b>	No	Yes (discounted rates available)	No
<b>Stability Requirement</b>	Covers for Sudden & Unforeseen medical emergencies	90-day Stability period	90-day Stability period
<b>Emergency Medical Coverage</b>	\$5,000,000 per insured, per policy year	\$5,000,000 per insured, per policy year	No
<b>Trip Cancellation and Interruption</b>	\$8,000 per insured, per trip	\$8,000 per insured, per trip	\$12,000 per insured, per trip
<b>Travel within Canada</b>	Unlimited travel (no set duration within Canada)	Unlimited travel (no set duration within Canada)	Unlimited travel (no set duration within Canada)

- In-Province Extended Health Care (EHC) plan must be purchased to access Prestige Travel coverage



# Any questions?

MEDOC, Prestige, EHC & Dental:  
1.866.799.0000  
[pbservicewest@johnson.ca](mailto:pbservicewest@johnson.ca)

Home Insurance:  
1.855.246.3584  
<https://www.johnson.ca/home-insurance>

Additional Information:  
<https://bcgrea.johnson.ca>

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