

BC Government Retired Employees' Association (BCGREA)

Branch 1500 (Kelowna/Vernon)

October 2023



BCGREA & Johnson



The BC Government Retired Employees' Association (BCGREA) & 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



Johnson Insurance is becoming
belairdirect.

belairdirect.com/win2500

A look at our reimagined affinity offering



Exclusive Affinity
Plus Product



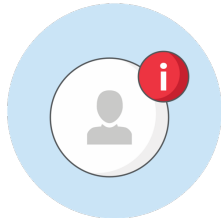
Preferred Group
Home Rates



Increased
Limits



S.O.S. Identity
Endorsement



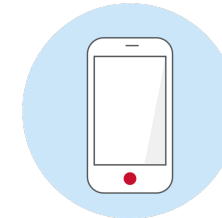
Industry-leading
Digital Tools



Omnichannel
Experience



Access & Upload
Documents Online



belairdirect
Mobile App



24/7 Fast Claims
Service



30 Minute Claims
Guarantee



Mobile Severe
Weather Alerts



Pay Online & Choose
Payment Date



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 days within Canada
- Unlimited number of trips outside of Canada of either 17- or 35-days
- \$10,000,000 emergency medical coverage per person per trip (including COVID-19 coverage)
- \$8,000 Trip Cancellation/Interruption & Delay per person per trip (including COVID-19 covered event)
- 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 Member Coverage:

- Pay-direct drug card to reimburse prescription drugs included in the BC Provincial Formulary (PharmaCare) **up to \$850 per calendar year**
 - Optional Prestige Travel Plan
- **Comprehensive “Prestige Travel Plan” includes:**
- Unlimited number of trips within Canada of any duration
 - Unlimited number of trips outside of Canada of **up to 62 or 93 consecutive days** (depending on your Base Plan selection)
 - Up to \$10,000,000 emergency medical coverage per insured person, per trip (including coverage for COVID-19 related incidents)
 - Up to \$8,000 trip cancellation, interruption & delay benefits per insured person, per trip, including coverage if you are unable to travel or have to interrupt your trip due to you or your travel companion contracting COVID-19
 - Deductible Option: Save 10% on Base Plan premiums if you choose a \$1,000 deductible
 - **No stability clause.** Coverage for sudden & unforeseen eligible emergency medical travel expenses.
 - No Health Option Questionnaire to complete if insured under a group 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) |
|---------------------------|---|---|
| Plan Percentage | 70% (1 st \$2,000); 100% thereafter | 80% |
| Deductible | \$250 per person per calendar year / \$500 per couple | None |
| Lifetime Maximum | \$250,000 | \$250,000 |
| Prescription Drugs | Tier 1: 80% reimbursement (1 st \$2,000); 100% thereafter Tier 2: 60% reimbursement 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) |
|--|---|--|
| Health Education | Not Covered | \$100 per calendar year |
| Hearing Aids | \$700 per ear per 4 calendar years | \$1,000 per 5 calendar years |
| Paramedical Services | Combined \$500 per calendar year | Combined \$1,000 per calendar year |
| Vision Care | \$200 per 2 calendar year (including eye exams) | \$300 per 2 calendar years 1 exam per 2 calendar years up to \$100 |
| Travel (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) \$10,000,000 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 – September 2023



Designed by BCGREA members for BCGREA members ensuring the unique needs and challenges faced by BCGREA members are at the forefront of the plan.

Extended Health Care & Dental Plans:

- Change of insurer from Desjardins to Manulife effective September 1, 2023

Extended Health Care Plan:

- Added Express Scripts Canada (ESC) Pharmacy virtual pharmacy benefit
- Added Registered Shiatsu Therapists (RST) under Paramedical Services
- Added lens implant after eye surgery benefit (\$200 maximum per 2 Calendar years, per insured person providing coverage for intraocular lens after ANY type of surgery)
- Added Glucose Monitoring system benefit (\$300 maximum every 3 Calendar years per insured person for one Continue Glucose Monitor (CGM) receiver or Flash Glucose Reader & an additional \$300 maximum per calendar year for insulin pump supplies)
- Added grab bars and/or bathtub rail benefit (2 per lifetime maximum \$200)
- Added raised toilet seat and transfer benches benefit (1 per lifetime maximum \$200)

Prestige Travel Plan & MEDOC Travel Insurance:

- The overall maximum amount for Emergency Medical Travel Insurance increased to \$10,000,000 per insured person, per trip (from \$5,000,000 per insured person, per policy year previously).





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
- Includes coverage for COVID-19 related incidents



| Age | 0 – 49 | 50 – 59 | 60 – 69 | 70+ |
|---------------------------|----------|----------|----------|----------|
| Single or Family Coverage | \$264.99 | \$284.99 | \$329.99 | \$412.99 |

Choose the right travel plan to meet your needs



| | Prestige | MEDOC® | Stand-Alone Trip Cancellation |
|---|--|--|--|
| Days of Travel Outside Of Canada | 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 |
| Medical Questionnaire | No | Yes (discounted rates available) | No |
| Stability Requirement | Covers for Sudden & Unforeseen medical emergencies | 90-day Stability period | 90-day Stability period |
| Emergency Medical Coverage | \$10,000,000 per insured, per trip | \$10,000,000 per insured, per trip | No |
| Trip Cancellation and Interruption | \$8,000 per insured, per trip | \$8,000 per insured, per trip | \$12,000 per insured, per trip |
| Travel within Canada | 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

Home Insurance:

1.855.246.3584

<https://belairdirect.com/savings>

Additional Information:

<https://www.johnson.ca/affinity/bcgrea>

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