

Retirement Benefits Information Handout and BCRTA Member Advantage Programs

Group Benefit Plan Information for Retired Teachers and Travel Insurance Options

Note: the retired member pays the premiums for all these plans.

With the exception of MSP, all of these plans have less generous benefits than the active member plans so you might choose to avail yourself of the benefits of your current plan *before* you retire.

Provincial government plans:

1. Medical Services Plan (MSP)

Effective January, 2020 the provincial government has eliminated Medical Services Plan premiums.

2. Fair Pharmacare

Fair Pharmacare coverage is based on family net income and it covers eligible drug costs using the BC Pharmacare Formulary.

Before deductible	After deductible	After Family maximum
You pay 100%	You pay 30%	You pay 0%

The attached tables are reprinted from the Ministry of Health Pharmacare information.

Fair PharmaCare Assistance Levels – Regular

The following table shows the level of PharmaCare assistance for families based on their net income. Once the Family Deductible has been met, PharmaCare covers **70%** of eligible costs until the Family Maximum is met. After you meet the Family Maximum, PharmaCare covers **100%** of eligible costs.

Family Net Income Range		Family Deductible	Family Maximum
\$0.00	\$1,875.00	\$0.00	\$0.00
\$1,875.01	\$3,125.00	\$0.00	\$0.00
\$3,125.01	\$4,375.00	\$0.00	\$0.00
\$4,375.01	\$6,250.00	\$0.00	\$0.00
\$6,250.01	\$8,750.00	\$0.00	\$0.00
\$8,750.01	\$11,250.00	\$0.00	\$0.00
\$11,250.01	\$13,750.00	\$0.00	\$0.00
\$13,750.01	\$15,000.00	\$0.00	\$100.00
\$15,000.01	\$16,250.00	\$0.00	\$200.00
\$16,250.01	\$18,750.00	\$0.00	\$300.00
\$18,750.01	\$21,250.00	\$0.00	\$400.00
\$21,250.01	\$23,750.00	\$0.00	\$500.00
\$23,750.01	\$26,250.00	\$0.00	\$600.00
\$26,250.01	\$28,750.00	\$0.00	\$700.00
\$28,750.01	\$30,000.00	\$0.00	\$800.00
\$30,000.01	\$31,667.00	\$650.00	\$900.00
\$31,667.01	\$35,000.00	\$800.00	\$1,150.00
\$35,000.01	\$38,333.00	\$950.00	\$1,350.00
\$38,333.01	\$41,667.00	\$1,100.00	\$1,500.00
\$41,667.01	\$45,000.00	\$1,300.00	\$1,700.00
\$45,000.01	\$48,333.00	\$1,400.00	\$1,875.00
\$48,333.01	\$51,667.00	\$1,500.00	\$2,000.00
\$51,667.01	\$55,000.00	\$1,600.00	\$2,150.00
\$55,000.01	\$58,333.00	\$1,700.00	\$2,275.00
\$58,333.01	\$61,667.00	\$1,800.00	\$2,400.00
\$61,667.01	\$65,000.00	\$1,900.00	\$2,550.00
\$65,000.01	\$70,833.00	\$2,000.00	\$2,675.00
\$70,833.01	\$79,167.00	\$2,250.00	\$3,000.00
\$79,167.01	\$87,500.00	\$2,500.00	\$3,350.00

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Fair PharmaCare Income Band – Regular

Family Net Income Range		Family Deductible	Family Maximum
\$87,500.01	\$95,833.00	\$2,750.00	\$3,675.00
\$95,833.01	\$108,333.00	\$3,000.00	\$4,000.00
\$108,333.01	\$125,000.00	\$3,500.00	\$4,675.00
\$125,000.01	\$141,667.00	\$4,000.00	\$5,350.00
\$141,667.01	\$158,333.00	\$4,500.00	\$6,000.00
\$158,333.01	\$183,333.00	\$5,000.00	\$6,675.00
\$183,333.01	\$216,667.00	\$6,000.00	\$8,000.00
\$216,667.01	\$250,000.00	\$7,000.00	\$9,350.00
\$250,000.01	\$283,333.00	\$8,000.00	\$10,000.00
\$283,333.01	\$316,667.00	\$9,000.00	\$10,000.00
\$316,667.01	\$999,999,999.00	\$10,000.00	\$10,000.00

Note: The default family deductible is \$10,000 for:

- Families registered for Fair PharmaCare whose income cannot be verified
- Persons actively enrolled in the Medical Services Plan but not registered for Fair PharmaCare

After this deductible is paid, PharmaCare will cover 100% of eligible costs for the rest of the year.

Fair PharmaCare Assistance Levels – Enhanced

The following table shows the level of PharmaCare assistance for families (with at least one registrant born before 1940) based on their net income. Once the Family Deductible has been met, PharmaCare covers **75%** of eligible costs until the Family Maximum is met. After you meet the Family Maximum, PharmaCare covers **100%** of eligible costs.

Family Net Income Range		Family Deductible	Family Maximum
\$0.00	\$3,000.00	\$0.00	\$0.00
\$3,000.01	\$5,000.00	\$0.00	\$0.00
\$5,000.01	\$7,000.00	\$0.00	\$0.00
\$7,000.01	\$10,000.00	\$0.00	\$0.00
\$10,000.01	\$14,000.00	\$0.00	\$0.00
\$14,000.01	\$18,000.00	\$0.00	\$200.00
\$18,000.01	\$22,000.00	\$0.00	\$250.00
\$22,000.01	\$26,000.00	\$0.00	\$300.00
\$26,000.01	\$30,000.00	\$0.00	\$350.00
\$30,000.01	\$33,000.00	\$0.00	\$400.00
\$33,000.01	\$37,500.00	\$350.00	\$700.00
\$37,500.01	\$42,500.00	\$400.00	\$800.00
\$42,500.01	\$47,500.00	\$450.00	\$900.00
\$47,500.01	\$50,000.00	\$500.00	\$1,000.00
\$50,000.01	\$52,500.00	\$1,000.00	\$1,500.00
\$52,500.01	\$57,500.00	\$1,100.00	\$1,650.00
\$57,500.01	\$62,500.00	\$1,200.00	\$1,800.00
\$62,500.01	\$67,500.00	\$1,300.00	\$1,950.00
\$67,500.01	\$72,500.00	\$1,400.00	\$2,100.00
\$72,500.01	\$77,500.00	\$1,500.00	\$2,250.00
\$77,500.01	\$82,500.00	\$1,600.00	\$2,400.00
\$82,500.01	\$87,500.00	\$1,700.00	\$2,550.00
\$87,500.01	\$92,500.00	\$1,800.00	\$2,700.00
\$92,500.01	\$97,500.00	\$1,900.00	\$2,850.00
\$97,500.01	\$106,250.00	\$2,000.00	\$3,000.00
\$106,250.01	\$118,750.00	\$2,250.00	\$3,375.00
\$118,750.01	\$131,250.00	\$2,500.00	\$3,750.00
\$131,250.01	\$143,750.00	\$2,750.00	\$4,125.00
\$143,750.01	\$162,500.00	\$3,000.00	\$4,500.00

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Family Net Income Range		Family Deductible	Family Maximum
\$162,500.01	\$187,500.00	\$3,500.00	\$5,250.00
\$187,500.01	\$212,500.00	\$4,000.00	\$6,000.00
\$212,500.01	\$237,500.00	\$4,500.00	\$6,750.00
\$237,500.01	\$275,000.00	\$5,000.00	\$7,500.00
\$275,000.01	\$325,000.00	\$6,000.00	\$9,000.00
\$325,000.01	\$375,000.00	\$7,000.00	\$10,000.00
\$375,000.01	\$425,000.00	\$8,000.00	\$10,000.00
\$425,000.01	\$475,000.00	\$9,000.00	\$10,000.00
\$475,000.01	\$999,999,999.00	\$10,000.00	\$10,000.00

Note: The default family deductible is \$10,000 for:

- Families registered for Fair PharmaCare whose income cannot be verified
- Persons actively enrolled in the Medical Services Plan but not registered for Fair PharmaCare

After this deductible is paid, PharmaCare will cover 100% of eligible costs for the rest of the year.

Green Shield Canada plans available through Teachers' Pension Plan.

Rates effective February 1, 2022

2a. Extended Health Care – Green Shield (EHC) (February 2022)

See Page 6 for a description of the benefits. This Green Shield Canada policy **provides no out-of-country travel coverage.**

Coverage Category	2022 Monthly Premiums	2022 Yearly
1 person	\$90.61	\$1087.32
2 people	\$181.40	\$2176.80
3 people	\$352.52	\$4230.24

Premiums can be deducted by the Pension Corporation from your pension if you submit the request when you are submitting your final pension selection.

Information regarding the eligibility, application deadlines, premiums and coverage for the TPP is available from the Teachers' pension plan as they are the administrators for the Green Shield Plan.

<https://tpp.pensionsbc.ca/retirement-health-coverage>

2b. Dental (Green Shield)

A. Essential Dental Plan (February 1, 2022)

Coverage Category	2022 Monthly	2022 Yearly
1 person	\$29.94	\$359.28
2 people	\$56.92	\$683.04
3 or more people	\$95.95	\$ 1151.40

Essential Dental Plan Coverage

Deductible	No deductible
Reimbursement: Basic Services	70%
Frequency Plan Limits	Each Calendar Year
Financial Limit Per Person Per Year	\$1,000

B. Enhanced Dental Plan (February 1, 2022)

Coverage Category	2022 Monthly	2022 Yearly
1 person	\$56.64	\$679.68
2 people	\$107.55	\$1290.60
3 people	\$151.87	\$1822.44

Enhanced Dental Plan Coverage*

Deductible	No deductible
Reimbursement: Basic Services	70%
Reimbursement: Restorative Services	70%
Frequency Plan Limits	Each Calendar Year
Financial Limit Per Person Per Year For Basic Services	\$2,000 per year combined with Restorative Services

Upgrading Dental Coverage

Upgrading coverage in the Enhanced Plan can only be made if you have participated in the Essential Plan for a 24-month period. Downgrading coverage from the Enhanced Plan to the Essential Plan is not available.

Note: Because of the limits within these plans they might best be viewed as a budgeting convenience. Some members have chosen to self-insure. That is, put money aside each month to cover their dental expenses.

B.C. Retired Teachers' Association

3 Johnson's insurance Plans

(available to BCRTA members only. You will need to provide proof of membership in the BCRTA. First year membership is free, and sign up is easy.

<https://bcрта.ca/join/>)

3a. MEDOC Travel Insurance (Travel Only)

A comprehensive out-of-province travel insurance plan that ensures you have the coverage you need if faced with a medical emergency, trip cancellation, interruption or delay while traveling.

NOTE: Active teachers can join this insurance plan by contacting the BCRTA Some

key features:

- **ALL** BCRTA members and spouses are eligible (Active teachers can join this plan while teaching by contacting the BCRTA Office)
- Annual Base Plan provides coverage for an unlimited number of 17-day or 35-day trips in a year. Trips taken outside your province or territory of residence but within Canada can be of any duration in the policy year.
- Supplemental Trip Plan coverage options available for single trips up to 212 days. (But expensive)
- Trip cancellation included on every trip
- Baggage and Personal Effects Benefit – but your house insurance is the first payer.
- This plan has a **90-day stability clause**. Any medical condition you have must be stable in the 90 days before your travel begins (or 90 days before booking your trip for trip cancellation). If your condition changes, phone Medoc immediately to invoke the Trip Cancellation coverage.

Premiums are determined by age bands and by completing a Health Option Questionnaire. Members with no pre-existing conditions pay lower premiums. All members qualify under the Standard rates.

Sample Rates:

To qualify for Optimal or Preferred rates you must complete and submit a Health Option Questionnaire **annually**. Everyone is accepted under the Standard rates. Be sure to complete the Questionnaire accurately as any errors may void your coverage.

These individual, yearly rates are age-banded; rates increase every 5 years of age. Couples rates are about double this and you may find it cheaper to register individually if one partner is younger than the other.

Rates effective from Sept. 1, 2021 to Aug. 31, 2022 Lower rates available with \$1000 deductible

For more information including premium costs call Johnson's at 1-855-616-6708 or see <http://bcрта.johnson.ca/>

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MOD, CG, RATES, URBC, BORTA, 09.21, ENG

Premiums Effective September 1, 2021 to August 31, 2022

Optimum Health Rate Schedule									
Age	0 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 75	76 - 80	81+
# of Trip Days	INDIVIDUAL PREMIUM (Family premium is double the amount below)								
17-day Plan*	65	86	98	119	135	160	334	580	1,132
35-day Base Plan*	72	98	109	131	150	176	371	646	1,259
Supplemental Plan Total Trip Duration¹ (Days)	INDIVIDUAL PREMIUM (Family premium is double the amount below)								
36-45	117	157	173	208	234	272	510	899	1,755
46-60	140	188	208	260	295	352	591	1,073	2,107
61-75	166	220	240	315	354	434	673	1,244	2,459
76-90	191	256	282	367	417	507	791	1,476	2,929
91-105	215	288	316	419	474	575	908	1,709	3,404
106-120	246	328	363	514	580	691	1,094	2,018	3,949
121-135	274	367	403	616	692	804	1,278	2,322	4,489
136-150	305	404	447	675	761	885	1,412	2,572	4,977
151-165	329	440	485	737	831	966	1,548	2,819	5,464
166-182	363	483	531	809	912	1,054	1,695	3,099	6,018

Preferred Health Rate Schedule									
Age	0 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 75	76 - 80	81+
# of Trip Days	INDIVIDUAL PREMIUM (Family premium is double the amount below)								
17-day Plan*	74	102	112	139	159	183	389	682	1,325
35-day Base Plan*	85	113	123	154	175	202	433	758	1,472
Supplemental Plan Total Trip Duration¹ (Days)	INDIVIDUAL PREMIUM (Family premium is double the amount below)								
36-45	137	184	202	241	273	317	597	1,052	2,053
46-60	166	220	240	307	341	414	692	1,255	2,464
61-75	194	258	285	370	417	507	788	1,455	2,875
76-90	225	298	327	428	485	590	923	1,725	3,424
91-105	255	338	373	490	552	674	1,062	1,997	3,976
106-120	288	386	423	603	678	805	1,276	2,354	4,613
121-135	323	429	474	716	810	942	1,495	2,714	5,245
136-150	354	474	519	791	888	1,034	1,648	3,006	5,813
151-165	386	513	565	864	972	1,129	1,805	3,293	6,387
166-182	422	563	620	943	1,063	1,236	1,979	3,626	7,031

Standard Health Rate Schedule									
Age	0 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 75	76 - 80	81+
# of Trip Days	INDIVIDUAL PREMIUM (Family premium is double the amount below)								
17-day Plan*	121	161	175	236	265	364	595	979	1,680
35-day Base Plan*	133	178	195	260	296	403	660	1,088	1,866
Supplemental Plan Total Trip Duration¹ (Days)	INDIVIDUAL PREMIUM (Family premium is double the amount below)								
36-45	180	239	264	344	387	514	916	1,508	2,595
46-60	213	286	314	477	538	683	1,148	1,815	3,097
61-75	252	336	370	607	689	846	1,384	2,121	3,601
76-90	296	394	434	717	812	1,000	1,646	2,534	4,304
91-105	338	450	496	830	937	1,156	1,906	2,944	5,008
106-120	387	516	567	1,022	1,154	1,419	2,431	3,592	6,062
121-135	436	582	638	1,214	1,372	1,685	2,957	4,244	7,058
136-150	481	641	704	1,342	1,513	1,863	3,277	4,707	7,895
151-165	527	702	773	1,472	1,662	2,041	3,596	5,168	8,675
166-182	578	770	849	1,620	1,824	2,248	3,961	5,693	9,561

Deductible Option: If you wish to apply for a \$1,000 deductible option, different rates apply. Please contact Johnson Inc. for the rates.

Trip Cancellation is a compulsory benefit under the MEDOC Plan. For Ontario, Newfoundland and Manitoba residents, Retail Sales Tax is payable on the premium for Trip Cancellation, 25% of the listed premium rate. For Quebec and Saskatchewan residents, Retail Sales Tax is payable on the entire premium. This tax is not applicable in other provinces.

See reverse for administrative information.

B.C. Retired Teachers' Association

3b. Johnson Insurance Extended Health coverage with Prestige Travel

The BCRTA has provided an alternate Extended Health Care Plan with Travel that better meets the needs of **some** of our members. The key features are that any number of trips outside BC are permitted up to a maximum of **62 days** each, (*Trips taken outside your province or territory of residence but within Canada can be of any duration in the policy year*) and there is **no 90-day stability clause**.

Rather, claims while travelling must be for 'sudden and unforeseen' incidents. There is no Health Option Questionnaire with this plan; all members pay the same rates.

Plan 2: Born in 1940 or later (Monthly Rates)

Rates effective September 1 ,2021

UNDER 75	SINGLE	COUPLE	FAMILY
\$1,500 MAX.	\$140	\$254	\$332
\$3,500 MAX.	\$180	\$321	\$419
AGE 75-84	SINGLE	COUPLE	FAMILY
\$1,500 MAX.	\$230	\$428	\$552
\$3,500 MAX	\$270	\$495	\$639

Notes:

1. BCRTA members should begin with the lower, \$1500 max drug coverage. Should you find that you need the higher max drug amount, contact Johnson Insurance and they will change you to the higher rate category. You will have to stay there for at least two years.
2. When doing a comparison of your premiums between the Green Shield Plan and the Johnson Plan be sure to include the \$200 deductible per member to the GSC premiums as you pay the first \$200 of costs with GSC. There is **no deductible** with the Johnson Plan.

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3c. Johnson Insurance Extended Health coverage NO Travel Insurance

(rates in effect January 1, 2021)

Plan 1 Born 1939 or earlier

Age 75 to 84	Single	Couple	Family
\$1200 max drug	\$91	\$149	\$192
\$2500 max drug	\$118	\$197	\$262
Age 85 and older			
\$1200 max drug	\$95	\$158	\$200
\$2500 max drug	\$122	\$205	\$268

Plan 2 Born 1940 or later

Under 75 years	Single	Couple	Family
\$1500 max drug	\$97	\$167	\$225
\$3500 max drug	\$137	\$234	\$312
75 - 84			
\$1500 max drug	\$97	\$167	\$225
\$3500 max drug	\$137	\$234	\$312

3d. Johnson Dental (optional)

(see Brochure for coverage details)

Single	Couple	Family
\$61.00	\$122.00	\$146.00

Rates effective September 1, 2021 to August 31, 2022

Note: Because of the limits within these plans they might best be viewed as a budgeting convenience. Some members have chosen to self-insure. That is, put money aside each month to cover their dental expenses.

B.C. Retired Teachers' Association

3e Trip Cancellation & Trip Interruption Travel Insurance

Premium Cost: Single or Family Coverage Age: 0-49 \$131.99, 50-59 \$141.99, 60-69 \$163.99, 70+ 205.99 for any number trips in a year. Available to friends and family of BCRTA members.

Benefit Details

<p>Flight Accident and Accidental Death and Dismemberment:</p> <p>Death from airline loss or crash</p> <p>Death other than airline</p> <p>Loss of both eyes, hand or foot</p>	<p>\$150,000</p> <p>\$ 25,000</p> <p>\$ 12,500 for loss of one eye, hand or foot</p>
<p>Baggage & Personal Effects</p>	<p>\$1500 per insured to a max of \$3000 per insured family</p>
<p>Reimbursement of loss of baggage & personal effects</p>	<p>\$400 per insured up to a maximum of \$1,000 per family for the purchase of necessities as a result of your checked baggage being delayed more than 12 hours. Includes coverage for document replacement to a maximum of \$200 in the event of loss or theft of passport, drivers' licence, birth certificate, or travel visa.</p>
<p>Trip Cancellation: if you are unable to travel outside province or territory OR</p> <p>Delay of your trip for one of the following reasons:</p> <ul style="list-style-type: none"> *Death, injury or illness of you, your family member, close business associate, caregiver, travelling companion or travelling companion's family member *you are under medical quarantine or admitted to hospital *Cancellation of a planned business meeting (check page 11 of policy for details) *Cancellation of conference beyond your control *Delay of your common carrier or private auto from mechanical failure, a traffic accident road closure, weather conditions or flight delay (see page 11) *missed connection *transfer of work after trip booked *Damage to your principal residence *A natural disaster at your destination *Pregnancy diagnosed after trip payment *Legal adoption *Involuntary loss of your or your spouse's permanent employment (page 12 of policy) *Non-issuance of your travel visa *Called as a reservist, military, police or fire personnel *Called for jury duty, subpoenaed as a witness, or required to appear as a defendant in a civil suit while on a trip <p>(NOTE: read stability clause page 13 as well as exclusion clause pages 14-17)</p>	<p>Up to a maximum of \$12,000 per insured trip One-way return airfare (part of the \$12000)</p>

– Trip Cancellation and Interruption coverage related to COVID-19 not available as of January 1, 2021

B.C. Retired Teachers' Association

Extended Health Care Benefit Comparison

This chart is provided as a quick, general comparison the benefits between the **Green Shield Canada EHC plan** and the **Johnson's EHC plan**. You are advised to undertake a careful analysis of the coverage documents provided by the companies before making a decision.

	Teachers' Pension Plan Green Shield Canada	BCRTA Johnson Insurance (includes travel insurance) **
Monthly Premiums	See above. Include the deductible amount when comparing premiums.	See above.
Plan %	80% (1 st \$1,000); 100% thereafter	80%
Deductible	\$200 per person per calendar year (includes insulin injectors hearing aids, vision care)	None
Lifetime Max	\$200,000	\$250,000
Prescription Drugs	See plan percentage above. Direct Pay Drug Card GSC formulary (Larger than the PharmaCare Formulary) PharmaCare Low Cost Alternative & Reference Drug Program pricing 8% mark-up \$10 dispensing fee cap per script	Plan 2 (Born after 1940): Option A: \$1500/Option B \$3500 (maximums per household) Direct Pay Drug Card BC Provincial (PharmaCare) Formulary PharmaCare Low Cost Alternative & Reference Drug Program pricing 8% mark-up limit \$10 dispensing fee cap per script

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	Teachers' Pension Plan Group Plan Green Shield Canada	BCRTA Johnson with Prestige Travel
Accidental Dental	Covered	\$1000 per calendar year
Ambulance Services	Covered	Covered
Health Education	Not covered	\$100 per calendar year
Hearing Aids	\$1400 per 4 calendar years -- reimbursed at 100%	\$1,000 per 5 calendar years
Home Care	\$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
Hospital Accommodation	Covered Semi-private or private room	\$100/day Reimbursed at 100% Semi-private or private room
Medical Aids & Appliances	Covered (some limits apply)	Covered (some limits apply)
Paramedical Services	Combined \$1,000 per calendar year	Covered \$1,000 per calendar year
Private Duty Nursing	Covered	\$3,000 per 3 calendar year
Vision Care	\$300 per 2 calendar years Reimbursed at 100%	\$300 per 2 calendar years
Eye Examinations	Covered Included in vision care maximum	1 exam per 2 calendar years Up to \$100
**Travel	Within Canada coverage only. Costs included in life time maximum	Included Out of province and Out of country Reimbursed at 100%. Costs do not use up your life time maximum.
Vaccines	Not covered.	(\$100) per calendar year

B.C. Retired Teachers' Association

Johnson Medoc Travel vs Johnson Prestige Travel

Comparison of the benefits of the Medoc Travel Insurance plan with the Prestige Travel component of the Johnson's combination EHC/Travel plan.

	Medoc	Prestige
Travel	Out of Province and Out of Country Reimbursement at 100%	Out of Province and Out of Country Reimbursed at 100%
Stability Clause	Must be medically stable for 90 days prior to the beginning of the trip	No stability clause. Claimed events must be 'sudden and unforeseen.'
Maximums	\$5,000,000 per person per policy year	\$5,000,000 per person per policy year
Trip Cancellation	\$8,000 per person per trip 90 day stability clause	\$8,000 per trip Additional trip cancellation available Sudden and unforeseen clause
Length – maximum per trip	Multi-trip plan – 17 or 35 days Additional days available but expensive	Multi-trip plan - 62 days per trip Additional days available
Lost luggage	\$1500 per trip Medoc is last payer Coverage is same for MEDOC or Prestige	Baggage and Personal effects \$1500 per insured; \$3,000 family Pet return \$500, Vehicle Return \$5,000

***Trip Cancellation and Interruption coverage related to COVID-19 not available as of January 1, 2021**

This summary does not constitute a contract/certificate of insurance. For complete details and limits, please refer to the governing documents for each plan. Details on all Johnson Plans can be found at: <http://bcrtajohnson.ca/>

For 'best friend' advice in choosing the most appropriate plan for your insurance needs, contact the Langley office of Johnson's Insurance. 604.881.8840

Toll free is [1 855-616-6708](tel:1-855-616-6708) but be sure to mention the BCRTA Group Plan.

BCRTA Member Advantage Programs Information



BCRTA MEMBERS ONLY Advantage Plans:

Access and details for all the plans here: <https://bcрта.ca/members-advantage-program/>

1. Johnson Insurance Plans

Through Johnson Inc. with reduced rates for members.

- Johnson's Medoc Travel
- Home insurance
- Life –Guaranteed
- NEW! Term Life, Dependent term life, Accidental Death and Dismemberment, Critical Illness Insurance and Dependent Critical Illness Insurance
- Dental
- Johnson's EHC with Prestige Travel
- Johnson EHC with NO travel
- Trip Cancellation / Trip Interruption and Baggage Insurance
- Thrive EHC and Dental (Travel Optional) Available to friends and family of members.

More information: <http://www.johnson.ca/bcрта/en/bc>

2. Johnson Inc. Scholarship Program

50 Scholarships in the amount of \$1000 are available for students beginning post-secondary studies following the completion of secondary school. You will find the application form on the website.

For more information: <https://www1.johnson.ca/scholarship>

3. Canadian Public Employee Acquisition Club

CPEAC operate an exclusive program for Canadian Public Employees or retirees. Being a club member means you will be able to receive extraordinary incentives on goods and services.

We encourage you to register and gain access to the newsletter, which contain monthly updates of deals available only for members.

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4. Trip Merchant

Trip Merchant offers group travel offers for BCRTA members as well as personalized travel advice and offers. 88 BCRTA members have gone to Portugal together for a long-stay vacation; 38 of those members also spent a week together in Morocco.

We encourage you to register on their website to receive access to their offers and a weekly emailed update of future trips.

This website is password protected for members only access.

Click on this link <https://bcrtatripmerchant.ca/>

Once you click on it, you will have to enter your password, which is **BCRTATM18**

5. Collette Vacations offers escorted tours to all 7 continents.

Since 1918, Collette Vacations has led the way in escorted touring. Through a process of constant innovation, their diverse roster of tours continues to meet the needs of today's savvy world travelers. Across 3 distinct brands, Collette provides a hassle free way to see the world while fulfilling the singular dreams of their customers. Special discounts will be offered to BCRTA members. The trips can be booked directly with Collette or through a local travel agent

6. Perkopolis

Through our new partner Perkopolis, BCRTA members have access to various discounted products and services, including; tickets, hotels, car rentals, gasoline, home services, apparel, etc. The thrill of live theatre, the magic of movies, family attractions, and spectacular sports – you save money on your entertainment and everyday purchases.

7. Merit Travel

Special rates apply for members.

8. Hearing Life Canada

Free hearing tests, 10% discount. Watch for special offers.

9. Park'N Fly

Vancouver Airport rates: \$16.95/day, \$66.95/week. You must purchase parking through our website and print and present your coupon at the lot to get these rates.

10. Endless Savings

This is a custom program for BCRTA Members powered by Endless Savings & More (ESM) and offers hundreds of savings on restaurant meals, entertainment, travel, clothing, automotive, consumer goods and more.

Members download a BCRTA icon to the home page on their smart phone • Tap the icon any time to view hundreds of available savings • GPS automatically shows merchants and savings that are close to your

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location • Redeem savings in store by showing the offer on your smart phone.

11. IRIS Eyewear

www.iris.ca/benefits

12. Simply Connect Phone Plans

Exclusive Discounts for BCRTA members, talk and text plans, smartphone plans,
All plans, phones and promotion is available at simplyconnect.ca

13. Fresh Prep Food Service

Vancouver's #1 Meal Kit Winner of Geoga Straights 2018 Reader Choice award,
Fresh ingredients delivered throughout Greater Vancouver, Greater Victoria, and Okanagan Valley

14. True Key Hotels and Resorts "NEW"

Discounts for hotel accommodation at participating locations.

Please Note:

Provider information is given for the purpose of advising our members of savings currently available. Responsibility for the product and final cost remains solely between the member and the provider.