

# forum **BC**

## Health & Dental Plans for Retirees and their Families



### **Conversion Plan**

If converting within 60 days Pre-existing Coverage

### **Enhanced Conversion Plan**

Pay Direct Drug Card Included. You must be converting from a previous Benefit Plan within 60 days to qualify for this Plan. Pre-existing Conditions are covered.

### **Value Plan**

Guaranteed Issue Pre-existing Coverage Pay Direct Drug Card Included

### **Value Plus Plan**

If converting within 60 days Pre-existing Coverage Pay Direct Drug Card Included.  
Higher Limits & Travel Medical

### **Gold Value Plan**

If converting within 60 days Pre-existing Coverage Pay Direct Drug Card Included.  
Higher Drug Limits & Higher Travel Medical Limits

### **Platinum Plan**

If converting within 60 days Pre-existing Coverage Pay Direct Drug Card Included.  
Higher Drug Limits

## CONVERSION PLAN

If converting within 60 days Pre-existing Coverage included

### EXTENDED HEALTH BENEFITS

**DRUGS: NO Pay Direct Card:** Prescription Drugs 80% up to \$1000 per year. After 100% of eligible expenses, subject to maximums based on Pharmacare's eligible drugs.

(The Extended Health maximum benefit is \$35,000. Life Time Limit)

**Medical Items:** In Province expenses 80% when prescribed by a Physician. Limitations and restrictions apply.

**Vision Care:** Upon completion of 12 continuous months. Eyeglasses up to \$125 every 24 months.

**Professional Services:** Total combined benefit \$500 per calendar year per person. Chiropractors, Naturopaths, Physiotherapists, Massage Therapists, Podiatrists: \$500 per calendar year per person.

**Medical Transport:** In Province Ambulance Service Emergencies only. Emergency out-of-Province Eligible Expenses: when ordered by attending Physician maximum \$1000.

**Audio (Hearing Aids):** Up to \$500 per 5 year period per person.

**Private Duty Nursing:** Registered Nurse (RN) up to 720 hours per calendar year for an acutely ill bed patient in hospital in BC. Up to \$1000 when acutely ill and bedridden at home. Lifetime maximum is \$5000 per person.

**Hospital Indemnity Benefit:** If an insured is hospitalized \$10 per day from the 5th to the 90th day of hospitalization, provided not due to any pre-existing conditions.

**Four Day Travel Medical Plan:** Your \$35,000 lifetime EHB coverage will be automatically increased to \$500,000 whenever you leave BC on trips lasting NO more than 4 days. For longer trips call our office for rates on out-of-Province/Country Travel Medical.

**Emergency Travel Assistance:** Locating the nearest appropriate medical care. Handling medical evacuations and related transportation needs. Locating Legal assistance and replacing lost passports.

**Accidental Death & Dismemberment:** The maximum benefit payable in the event of death or dismemberment resulting within 365 days of an accident is \$25,000. This coverage terminates at age 70.

**Final Expense Benefit:** Based on actual funeral expenses of up to \$5000 per insured person if death occurs from any cause after 24 months of continuous coverage.

#### Dental (when added to your Extended Health):

**PLAN (A):** During the first 12 months of coverage under this dental plan eligible expenses will be reimbursed at 70% of the PBC fee schedule. Thereafter, the reimbursement percentage will be increased to 80%. Dental coverage will begin 3 months from the date you (and/or your dependents) are covered under the EHC plan. This is basic Dental Coverage with limits and restrictions. Check policy wordings for coverages.

	NO DENTAL	WITH DENTAL
<b>SINGLE:</b>	\$ 95.81	\$ 152.76
<b>COUPLE:</b>	\$ 188.83	\$ 303.18
<b>FAMILY:</b>	\$ 223.13	\$ 410.36

## ENHANCED CONVERSION PLAN

Pay Direct Drug Card Included. You must be converting from a previous Benefit Plan within 60 days to qualify for this Plan. Pre-existing Conditions are covered.

### EXTENDED HEALTH BENEFITS

**DRUGS: Pay Direct Card INCLUDED:** Prescription Drugs 80% only. 8% drug markup limit and a \$10 Dispensing Fee Cap. Based on Pharmacare's list of eligible drugs.

(The maximum benefit is \$35,000. Life Time Limit)

#### Same coverages as the Conversion Plan

#### Medical Items

#### Vision Care

#### Professional Services

#### Medical Transport

#### Audio (Hearing Aids)

#### Private Duty Nursing

#### Hospital Indemnity Benefit

#### Four Day Travel Medical Plan

#### Emergency Travel Assistance

#### Accidental Death & Dismemberment

#### Final Expense Benefit

#### Dental (when added to your extended Health Care)

**Plan (A)** The same coverages, wordings and reimbursement as the Conversion Plan

#### Plus: Enhanced Dental - Plan (B)

Coverage limit 50% with a \$1000 limit per person annually.

This represents an overview of coverages only. The BC Forum Master Policy wordings, limitations, and exclusions apply. E & OE

#### Other coverages for BC FORUM members:



- Out of Province/Country Travel Medical
- Guaranteed Issue Life Insurance
- Investment & Retirement Planning
- Long Term Care Insurance
- Individual Dental Plans

Metro Vancouver: **604-941-7430**

BC Interior: **250-861-5200**

Toll Free: **1-855-894-8111**

	WITH DENTAL
<b>SINGLE:</b>	\$ 225.90
<b>COUPLE:</b>	\$ 449.24
<b>FAMILY:</b>	\$ 614.52

## VALUE PLAN

Guaranteed Issue (pre-existing conditions are covered)

### DRUGS: Pay Direct Card Included

Prescription Drugs to age 79

Prescription Drugs 80% to a max. of \$600 per year  
Generic Drugs only, unless otherwise specified by physician

No Lifestyle

### VISION CARE

\$125 every 24 months

Eye Exams up to \$50 every 24 months

### PROFESSIONAL SERVICES

All paid from first dollar max. \$300 per year, per practitioner, per person

Chiropractor

Physiotherapist

Foot Care Professionals

Speech Therapist

Psychologist

**MEDICAL TRANSPORT:** Air & Land included

### AUDIO

Hearing Aids plus Repairs or Replacement of parts  
\$300 maximum every 4 years

**PRIVATE DUTY NURSING:** \$1,000 max. per year

**MEDICAL ITEMS:** \$750 max. per year

**ACCIDENTAL DENTAL:** \$2,500 max. per year

### OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$500,000 per lifetime; 15 day Emergency only

Age limit 79 years old



	UNDER 70	AGE 70 AND OVER
<b>SINGLE:</b>	\$ 84.27	\$ 114.16
<b>COUPLE:</b>	\$ 127.43	\$ 187.19
<b>FAMILY:</b>	\$ 190.94	\$ 250.70

## VALUE PLUS PLAN

You must be converting from a previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

### **DRUGS: Pay Direct Card Included**

Prescription Drugs to age 79  
 Prescription Drugs 80% to a max. of \$1200 per year  
 Generic Drugs only, unless otherwise specified by physician  
 Includes Oral Contraceptives, No Lifestyle

### **VISION CARE**

\$125 every 24 months  
 Eye Exams up to \$50 every 24 months

### **PROFESSIONAL SERVICES**

90% max. to \$400 per year, per practitioner, per person  
 Chiropractor                      Massage Therapist  
 Physiotherapist                      Acupuncturist  
 Foot Care Professionals              Osteopath  
 Speech Therapist                      Naturopath  
 Psychologist

**MEDICAL TRANSPORT:** Air & Land included

### **AUDIO**

Hearing Aids plus Repairs or Replacement of Parts  
 \$400 max. every 4 years

**PRIVATE DUTY NURSING:** \$3,000 max. per year

**MEDICAL ITEMS:** \$1,500 max. per year

**ACCIDENTAL DENTAL:** \$2,500 max. per year

### **SEMI-PRIVATE HOSPITAL**

\$200 per day; max. 25 days per year

### **OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL**

\$500,000 per lifetime; 30 day Emergency only  
 Age limit 79 years old

### **DENTAL**

Combined max. per person, per year  
 \$500 first 12 months; \$750 next 12 months  
 \$1,000 every 12 months thereafter  
 Basic coverages 80% up to the limits above  
 Basic Comprehensive coverages 80% up to the limits above

## GOLD VALUE PLAN

You must be converting from a previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

### **DRUGS: Pay Direct Card Included**

Prescription Drugs to age 79  
 Prescription Drugs 80% to a max. of \$5,000 per year  
 Generic Drugs only, unless otherwise specified by physician  
 Includes Oral Contraceptives, No Lifestyle

### **VISION CARE**

\$250 every 24 months  
 Eye Exams up to \$70 every 24 months

### **PROFESSIONAL SERVICES**

90% max. to \$400 per year, per practitioner, per person  
 Chiropractor                      Massage Therapist  
 Physiotherapist                      Acupuncturist  
 Foot Care Professionals              Osteopath  
 Speech Therapist                      Naturopath  
 Psychologist

**MEDICAL TRANSPORT:** Air & Land included

### **AUDIO**

Hearing Aids plus Repairs or Replacement of Parts  
 \$400 max. every 4 years

**PRIVATE DUTY NURSING:** \$5,000 max. per year

**MEDICAL ITEMS:** \$3,000 max. per year

**ACCIDENTAL DENTAL:** \$5,000 max. per year

### **SEMI-PRIVATE HOSPITAL**

\$200 per day; max. 25 days per year

### **OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL**

\$5,000,000 per lifetime; 60 day Emergency only  
 Age limit 79 years old

### **DENTAL**

Combined max. per person, per year  
 \$750 first 12 months; \$1,000 next 12 months  
 \$1,200 every 12 months thereafter  
 Basic coverages 80% up to the limits above  
 Basic Comprehensive coverages 80% up to the limits above

## PLATINUM PLAN

You must be converting from a previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

### **DRUGS: Pay Direct Card Included**

Prescription Drugs to age 85  
 Prescription Drugs 80% to a max. of \$7,500 per year  
 Generic Drugs only, unless otherwise specified by physician  
 Includes Oral Contraceptives, No Lifestyle

### **VISION CARE**

\$300 every 24 months per person  
 Eye Exams: \$75 every 24 months per person

### **PROFESSIONAL SERVICES**

90% max. to \$400 per year, per practitioner, per person  
 Chiropractor                      Dietitian  
 Physiotherapist                      Podiatrist  
 Massage Therapist                      Speech Therapist  
 Psychologist                      Acupuncturist  
 Osteopath                      Naturopath

**MEDICAL TRANSPORT:** Province of Residence only

**AUDIO:** \$400 max. every 4 years per person

**PRIVATE DUTY NURSING:** \$8,000 max. per year

**MEDICAL ITEMS:** \$4,000 per year per person

### **ACCIDENTAL DENTAL**

\$5,000 max. per year per person

### **SEMI-PRIVATE HOSPITAL**

\$200 per day; max. 25 days per year

### **DENTAL**

Combined max. per person, per year \$1,500  
 Included: Basic, Basic Comprehensive and Restorative services coverages 80% up to the max. limit per person per year

PRICING FOR ALL PLANS IS VALID FROM JUNE 1, 2023 TO MAY 31, 2024

	UNDER 70	AGE 70 AND OVER
<b>SINGLE:</b>	\$ 182.62	\$ 210.62
<b>COUPLE:</b>	\$ 315.15	\$ 371.15
<b>FAMILY:</b>	\$ 427.26	\$ 483.26

	UNDER 70	AGE 70 AND OVER
<b>SINGLE:</b>	\$ 281.13	\$ 321.58
<b>COUPLE:</b>	\$ 500.97	\$ 581.87
<b>FAMILY:</b>	\$ 625.56	\$ 706.46

	UNDER 70	AGE 70 AND OVER
<b>SINGLE:</b>	\$ 314.23	
<b>COUPLE:</b>	\$ 598.22	
<b>FAMILY:</b>	\$ 747.11	

## HOW TO APPLY

# BC forum

### Membership Information

You must purchase a membership in BC Forum to be eligible for the BC Forum Benefit Plan

**Contact us today  
regarding membership!**

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### BC Federation of Retired Union Members

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#200 - 5118 Joyce Street (BCFL Offices)  
Vancouver, BC V5R 4H1

Phone: **604-688-4565**  
**1-800-896-5678** (toll free)  
Fax: **604-430-5917**

Email: [bcforum@bcfed.ca](mailto:bcforum@bcfed.ca)  
[www.bcforum.ca](http://www.bcforum.ca)

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### Other coverages for BC FORUM members:



**CAUS**

**Financial & Insurance Services Inc.**  
A div. of Canadian Administrative Underwriting Services Inc.



Metro Vancouver: **604-941-7430**  
BC Interior: **250-861-5200**  
Toll Free: **1-855-894-811**

- Out of Province/Country Travel Medical
- Guaranteed Issue Life Insurance
- Investment & Retirement Planning
- Long Term Care Insurance
- Individual Dental Plans

Coverages arranged through:



Metro Vancouver: **604-941-7430**  
BC Interior: **250-861-5200**  
Toll Free: **1-855-894-8111**  
Email: [info@weconsultants.ca](mailto:info@weconsultants.ca)

To apply for any of our programs, email us at:  
[info@weconsultants.ca](mailto:info@weconsultants.ca)  
and we will send the forms by email.

If you have any questions, or prefer to call us,  
call the applicable number above and we will  
mail you the application forms.

### Ask us about other Financial & Insurance Programs available



**CAUS**

Canadian Administrative Underwriting Services Inc.



Metro Vancouver: **604-941-7430**  
BC Interior: **250-861-5200**  
Toll Free: **1-855-894-8111**

We can assist with the management of Pensions and Group Benefits through in-house ASO, Insured or Trusteed Plans. Specializing in:

- Collective Agreement Negotiations
- Reviewing Renewals
- Stand-alone Long Term Disability
- Quoting Benefit Plans & Assessing Options
- Retiree Benefit Programs for Individuals
- Bargaining Courses for Staff