

BC FORUM

Membership Information

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

CONTACT US TODAY

BC Federation of Retired Union Members

#110 - 4259 Canada Way
Burnaby, BC V5G 1H1 (BCFED)

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

Email: bcforum@bcfed.ca
www.bcforum.ca

Coverages arranged through:



Metro Vancouver: **604-941-7430**
BC Interior: **250-861-5200**
Alberta: **403-681-5276**
Ontario: **289-768-4200**
Toll Free: **1-855-894-8111**

www.weconsultants.ca
info@weconsultants.ca



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BC FORUM

Health & Dental Plans

for Retirees, their Families
& Working Members without Benefits



BC FORUM Plans

VALUE PLAN

VALUE PLUS PLAN

GOLD PLAN

PLATINUM PLAN

CONVERSION PLAN

ENHANCED CONVERSION PLAN

VALUE PLAN

Guaranteed Issue (pre-existing conditions are covered)

DRUGS: Pay Direct Card Included

To age 85 • 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 85 years old

	Extended Only		With Dental	
	Under 70	70 +	Under 70	70 +
Single	\$88.42	\$118.31	N/A	N/A
Couple	\$135.71	\$195.47	N/A	N/A
Family	\$193.68	\$253.44	N/A	N/A

Information & How To Apply

Call: **WE Consulting & Benefits Services Ltd.**

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

If you would like the appropriate application forms and pricing please email:
info@weconsultants.ca.



VALUE PLUS PLAN

You must be converting from a previous plan

DRUGS: Pay Direct Card Included

To age 85 • 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 • Physiotherapist • Foot Care Professionals • Speech Therapist • Psychologist • Massage Therapist • Acupuncturist • Osteopath • Naturopath

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 85 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 above limits • Basic Comprehensive coverages 80% up to above limits

	Extended Only		With Dental	
	Under 70	70 +	Under 70	70 +
Single	\$153.70	\$183.59	\$214.45	\$224.34
Couple	\$259.38	\$319.14	\$379.87	\$439.63
Family	\$303.77	\$363.53	\$473.19	\$532.95

Questions? Email: info@weconsultants.ca or phone

(The plan overviews in this brochure are intended for descriptive use only)

GOLD VALUE PLAN

PLATINUM PLAN

Previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

DRUGS: Pay Direct Card Included

To age 85 • 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 • Physiotherapist • Foot Care Professionals • Speech Therapist • Psychologist • Massage Therapist • Acupuncturist • Osteopath • Naturopath

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 85 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 above limits • Basic Comprehensive coverages 80% up to above limits

	Extended Only		With Dental	
	Under 70	70 +	Under 70	70 +
Single	\$238.11	\$278.56	\$304.26	\$344.71
Couple	\$415.88	\$496.78	\$543.12	\$624.02
Family	\$471.19	\$552.09	\$647.36	\$728.26

DRUGS: Pay Direct Card Included

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
Physiotherapist
Massage Therapist
Psychologist
Osteopath
Dietitians
Podiatrists
Speech Therapist
Acupuncturist
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.

	Extended Only	With Dental
Single	\$275.36	\$349.61
Couple	\$499.63	\$637.67
Family	\$567.17	\$763.59

This brochure is an overview of coverages only. Wordings, limitations, and exclusions apply. E & OE

For more information on the product or service you are interested in, please contact your broker or agent. See policy wordings for coverages, liabilities and exclusions. E & OE



CONVERSION PLAN

ENHANCED CONVERSION PLAN

**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: 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.

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.

CONVERSION PLAN

	Extended Only		With Dental	
	Monthly	Annual (-5%)	Monthly	Annual (-5%)
Single	\$109.32	\$1,246.25	\$180.27	\$2,055.07
Couple	\$215.57	\$2,457.50	\$358.04	\$4,081.66
Family	\$254.71	\$2,903.70	\$487.97	\$5,562.86

ENHANCED CONVERSION PLAN

Single	Couple	Family
\$286.18	\$569.58	\$792.41



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

Other coverage for BC FORUM members:

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

Contact us for more information.

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