

## University retirees have 3 options for continuing benefit coverage.

To assist with your decision making, the following pages contain comparison sheets illustrating some of the key differences between:

1. the voluntary **Pacific Blue Cross Plan** for UVic retirees (which is administered entirely through PBC).
2. the independent plan sponsored through the UVic Retirees Association, commonly referred to as the “**Johnson-UVRA Plan**”. *Please note: you must become a member of the UVRA to access this coverage.*
3. the nation-wide **RTOERO** plan (Teachers, school and board administrators, educational support staff, childhood educators, childcare professionals and college and university faculty are eligible). *Please note: you must become a member of the RTO to access this coverage.*

Also attached: [Considerations when selecting voluntary retiree benefit coverage through the University of Victoria.](#)

Online retiree checklists:

<http://www.uvic.ca/hr/assets/docs/benefits/RetirementChecklistforFaculty.pdf>

or

<https://www.uvic.ca/hr/assets/docs/benefits/RetirementChecklistforStaff.pdf>

### **How to apply for retiree coverage**

**All applications are to be directed to the individual carrier.**

Pacific Blue Cross Voluntary Benefit Plan for UVic Retirees ([Paper application form](#))

Johnson-UVRA Plan through UVic Retirees Association <http://www.johnson.ca/uvra/en/bc>

RTOERO <https://www.rto-ero.org/group-insurance-plans>

## Retiree Benefit Plan Options: Extended Health Care Comparison

	PBC Extended Health Care Plan for UVic Retirees	RTOERO Extended Health Care Plan	Johnson Inc. UVRA sponsored Extended Health Care Plan
Plan Reimbursement	80% (1st \$5,000 per person per calendar year); 100% thereafter	80%	80%
Deductible	<b>Option 1:</b> \$1,000 per family per calendar year <b>Option 2:</b> \$100 per family per calendar year	None	None
Lifetime Maximum	\$100,000	None	\$200,000
Prescription Drugs	Covered -PharmaCare Low Cost Alternative (LCA) & Reference Drug Program (RDP) pricing	\$3,400 per calendar year -Reimbursed at 85% -Direct Pay Drug Card - Mandatory Generic Substitution pricing -Dispensing Fees: Not Covered Compounding fees: Not Covered	<b>Option A:</b> \$2,000 per household per calendar year <b>Option B:</b> \$4,000 per household per calendar year -Direct Pay Drug Card -Mandatory Generic Substitution pricing -8% mark-up limit - \$10 dispensing fee cap per script Vaccines (\$100 per calendar year)
Accidental Dental	Covered	\$1,000 per incident	\$1,000 per calendar year
Ambulance Services	Covered	Covered	Covered
Health Education	Not covered	\$200 per calendar year	\$100 per calendar year
Hearing Aids	Not covered	\$1,100 per 3 calendar years	\$600 per 3 calendar years
Home Care	Not covered	HOSPITAL PLAN (optional add-on) - \$75 per day - up to 30 days after hospital stay	\$50/day - up to 10 days after hospital stay
Hospital Accommodation	Covered - semi-private room	HOSPITAL PLAN (Optional add-on) - reimbursed at 95% - semi-private room	\$165/day - reimbursed at 100% - semi-private or private room
Medical Aids and Appliances	Covered (some limits apply) - Orthopedic Shoes: \$500 per calendar year - Orthotics: \$250 per calendar year	Covered (some limits apply) - Orthopedic Shoes & Orthotics: Combined \$500 per 2 calendar years	Covered (some limits apply) - Orthopedic Shoes: \$500 per 3 calendar years - Orthotics: \$300 per 3 calendar years
Paramedical Services (ie. Massage, Physio, Chiro)	Combined services max of \$300 per calendar year per person	Combined services max of \$1,300 per calendar year per person	Combined services max of \$1,000 per calendar year per person
Private Duty Nursing	\$10,000 per calendar year (\$25,000 lifetime)	\$2,000 per 2 calendar years	\$3,000 per 3 calendar years
Vision care	Not covered	\$400 per 2 calendar year	\$400 per 2 calendar year
Eye Examinations	Not covered	\$150 per 2 calendar years	1 exam per 2 calendar years - up to \$100
Travel	Out-of-Province & Out-of-Country - reimbursed at 100% - included in lifetime maximum - multiple trip plan (up to 90 days per trip) (*An independent source (Canadian Snowbirds Association) recommends a minimum of \$1,000,000 of travel insurance coverage.)	Out-of-Province & Out-of-Country - reimbursed at 100% - \$10,000,000 per trip - unlimited number of trips (up to 93 days per trip outside province of residence per trip) - trip cancellation / interruption (\$6,000 per trip) - 90-day stability clause	PRESTIGE TRAVEL PLAN [OPTIONAL ADD-ON]: Out-of-Province & Out-of-Country - reimbursed at 100% - \$5,000,000 lifetime maximum - multiple trip plan (up to 62 days per trip) - trip cancellation / interruption (\$8,000 per trip)

## Retiree Benefit Plan Options: Dental Care Comparison

	PBC Dental Care Plan for UVic Retirees	RTOERO Dental Plan	Johnson Inc. UVRA sponsored Dental Plan
Basic & Preventative	70%	85%	80%
Minor Restorative	70%	80%	80%
Major Restorative	50%	50%	Basic Plan: not covered Enhanced Plan: 50%
Plan Maximums	Combined \$1,500 per calendar year	<p><b>Basic &amp; Preventative:</b> no maximum</p> <p><b>Endodontics &amp; Periodontics:</b> \$850 per calendar year</p> <p><b>Major Restorative:</b> Crowns, posts, inlays &amp; onlays: \$800 per calendar year</p> <p><b>Bridges &amp; dentures:</b> \$800 per calendar year</p> <p><b>For late applicants, the maximum benefit payable during the first 12 months of coverage is limited to \$500 per insured</b></p>	<p><b>Basic &amp; Preventative:</b> no maximum</p> <p>Minor Restorative: \$750 per calendar year</p> <p><b>Major Restorative:</b> Crowns, posts, inlays &amp; onlays: \$700 per calendar year</p> <p><b>Bridges, dentures &amp; implants:</b> \$700 per calendar year</p> <p>For late applicants, in the first calendar year of coverage only, the maximum amounts payable for Minor and Major Restorative are pro-rated.</p>
Recall Exams	1 per 9 months	1 per 9 months	1 per calendar year
Complete Exams	2 per lifetime	1 per 3 calendar years	1 per 3 calendar years
Scaling & Root Planing	8 units per calendar year	8 units per calendar year (Endodontics & Periodontics: \$850 per calendar year)	8 units per calendar year
X-rays	<p>\$50 combined maximum per calendar year</p> <p>Panoramic: 1 per 5 years Complete: 1 per 3 years</p>	<p>Panoramic: 1 per 3 calendar years Complete: 1 per 3 calendar years</p>	<p>Panoramic: 1 per 3 calendar years Complete: 1 per 3 calendar years</p>
Endodontics (eg. root canals)	1 per tooth per lifetime	Covered (Endodontics & Periodontics: \$850 per calendar year)	1 per tooth per 5 calendar years (Minor Restorative: \$750 per calendar year)
Fillings	Amalgam equivalent on permanent molars & all primary teeth	Amalgam equivalent on molars	Amalgam equivalent on molars

\*This summary does not constitute a contract/certificate of insurance. For complete plan details and limits, please refer to the governing documents for each plan.

## Retiree Benefit Plan Options: Monthly Premiums

<b>PBC Option 1</b> (\$1,000 annual deductible)	<b>PBC Option 1</b> (\$1,000 annual deductible)	<b>RTOERO Extended Health</b>	<b>RTOERO Extended Health</b>	<b>RTOERO Extended Health</b>	<b>Johnson Option A</b> (\$2,000 drug max per year)	<b>Johnson Option A</b> (\$2,000 drug max per year)	<b>Johnson Option A</b> (\$2,000 drug max per year)
<b>Single</b> \$39.37	<b>Couple</b> \$89.35	<b>Single</b> \$110.34	<b>Couple</b> \$220.71	<b>Family</b> \$264.87	<b>Single</b> With Travel \$157  Without travel \$117	<b>Couple</b> With Travel \$278  Without Travel \$199	<b>Family</b> With Travel \$363  Without Travel \$268
<b>Option 2</b> (\$100 annual deductible)	<b>Option 2</b> (\$100 annual deductible)	<b>Add-on Semi Private Hospital Plan &amp; Convalescent Care</b>	<b>Add-on Semi Private Hospital Plan &amp; Convalescent Care</b>	<b>Add-on Semi Private Hospital Plan &amp; Convalescent Care</b>	<b>Option B</b> (\$4,000 drug max per year)	<b>Option B</b> (\$4,000 drug max per year)	<b>Option B</b> (\$4,000 drug max per year)
<b>Single</b> \$138.13	<b>Couple</b> \$248.62	<b>Single</b> \$16.21	<b>Couple</b> \$32.37	<b>Family</b> \$38.05	<b>Single</b> With Travel \$247  Without travel \$207	<b>Couple</b> With Travel \$429  Without Travel \$350	<b>Family</b> With Travel \$567  Without Travel \$472
<b>Add-on dental</b>	<b>Add-on dental</b>	<b>Add-on dental</b>	<b>Add-on dental</b>	<b>Add-on dental</b>	<b>Add-on dental</b>	<b>Add-on dental</b>	<b>Add-on dental</b>
<b>Single</b> \$60.80	<b>Couple</b> \$115.52	<b>Single</b> \$65.60	<b>Couple</b> \$129.36	<b>Family</b> \$161.31	<b>Single</b> Basic \$54 Enhanced \$65	<b>Couple</b> Basic \$107 Enhanced \$131	<b>Family</b> Basic \$125 Enhanced \$154

### How to apply:

All applications are to be directed to the individual carrier.

#### **Pacific Blue Cross Voluntary Benefit Plan for UVic Retirees**

*(Paper application form)*

**Johnson-UVRA Plan through UVic Retirees Association** <http://www.johnson.ca/uvra/en/bc>

**RTOERO** <https://www.rto-ero.org/group-insurance-plans>

*(Please note: you must become a member of the RTOERO association to access this coverage.)*

- Premiums subject to change annually.

## Considerations when selecting voluntary retiree benefit coverage through the University of Victoria

Is acceptance guaranteed?	Yes. All 3 plans will accept you if you enroll within 60 days after your UVic employee coverage has ended.
Is there a Lifetime Maximum that could be a concern?	Both the PBC and Johnson-UVRA plans have lifetime maximums. Once you reach that maximum level, your coverage ends.
Is there a deductible?	The PBC plan has 2 different annual deductibles; \$100 or \$1,000. The monthly premiums differ based on which deductible you have chosen.
Is there an annual membership fee?	The RTOERO plan has an annual membership fee. Please consult with the carrier as this amount is subject to change.
Do monthly premiums change?	Benefit plans are reviewed on an annual basis by the carriers. Premiums are based on group usage of the plan benefits and are subject to change annually. This could result in an increase – or decrease – to monthly premiums.
Do premiums increase as I get older?	The monthly premiums in these plans are not age-banded and will not increase based on your age.
Can I change plans?	Both the Johnson-UVRA and the RTOERO plan will allow you to join within 60 days of ending your group coverage with another plan. It is important to confirm coverage with your new carrier before ending coverage with your old plan.
Can I move freely between coverage options (single, couple, family, add or drop coverage)?	Consult directly with each insurer to confirm conditions of coverage for your dependent(s).
Can I enrol under more than one plan?	If you are covered under more than one insurance plan simultaneously, benefit payments from all plans will be coordinated. The total reimbursement cannot exceed the actual expense incurred.
Is coordination of benefits allowed if my spouse has coverage elsewhere?	Coordination of benefits is allowed under the 3 benefit plans.
Can I cover my children or student dependents and not just my spouse?	Dependent children and students can be covered under the Johnson-UVRA and RTOERO plans but not the PBC plan.
Can I live anywhere in Canada and retain my coverage?	Consult directly with each insurer to confirm residency requirements.

Do I really need vision care included in coverage or is this something that I can budget for?	The PBC plan does not include vision care. Budgeting for glasses/contact lenses would be necessary.
How do I know if the prescription coverage will be adequate?	Each plan offers coverage for prescription drugs. Additionally, under the BC Fair PharmaCare program, some prescription costs and medical supplies are subsidized, based on net income.  <a href="https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan">https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan</a>
Will my current prescription drug be covered under a Retiree Benefit plan?	Before choosing a retiree plan, contact the carrier(s) directly to ensure your prescription is eligible.
I plan on travelling. Do I need travel coverage? Will this become harder to purchase as I age?	Travel insurance is included in the RTOERO plan and is an optional add-on to the Johnson-UVRA plan on a monthly basis. Purchasing separate travel insurance would be necessary with the PBC plan however they do offer a discount for PBC members.
Should I also get add-on dental coverage or is this something that I can put aside money for and pay out of pocket at the time of service?	Consult with your dentist prior to retirement on what your future dental needs might be. If only regular hygiene or maintenance appointments are anticipated, some retirees opt not to purchase dental insurance.
Will I need paramedical coverage (chiropractor, physio, massage, acupuncture)?	It can be difficult to predict future needs but if you are currently using paramedical treatments, you may wish to select a plan that includes this.
Are vaccinations included?	Vaccinations are covered by the Johnson-UVRA and RTO plans, but it is best to consult with the carrier for complete details.
Does the plan offer coverage for a surviving spouse for their lifetime?	All 3 plans offer survivor benefit coverage.

The above is intended as a general guideline and is not comprehensive of all plan details. When in doubt, consult directly with the insurer.

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