



## VOLUNTARY BENEFIT PLAN COMPARISON: UVIC RETIREES

There are three options for Extended Health and/or Dental Care coverage through the University after your group coverage with Pacific Blue Cross terminates. You must apply for voluntary retiree benefit plan coverage within 60 days following your termination.

1. **PBC Plan:** Pacific Blue Cross offers a voluntary retiree extended health and dental care benefit plan. Administration and enrolment are managed by Pacific Blue Cross. [Apply directly to PBC](#) using application form on Retirement page of UVic HR website.
2. **UVRA Plan:** The UVic Retirees Association offers benefit options for coverage under their group extended health, dental, and travel plans. You must join the association to enroll in their [UVRA benefit plan](#) offered through [Johnson Inc.](#) Apply directly.
3. **RTOERO Plan:** As members of the College and University Retiree Associations of Canada (CURAC), the UVRA has also obtained access for participation in the RTOERO benefit plans. Individuals permanently residing in Canada who have worked in any capacity at a Canadian University may apply as an associate member to participate in the plans offered. Visit the [RTOERO website](#) or phone 1-800-361-9888 for information on membership and benefit plan coverage. [Apply directly](#).

### Plan comparison: Monthly Premiums

PBC Plan	Option 1 (\$1000 annual deductible)	Option 2 (\$100 annual deductible)	Add-on Dental
Single	\$39.37	\$138.13	\$60.80
Couple	\$89.35	\$248.62	\$115.52
Family	--	--	--

UVRA Plan	Option A (\$2000 drug max/year)	Option B (\$4000 drug max/year)	Add-on Dental
Single	\$157 with travel \$117 without travel	\$247 with travel \$207 without travel	\$54 basic \$65 enhanced
Couple	\$278 with travel \$199 without travel	\$429 with travel \$350 without travel	\$107 basic \$131 enhanced
Family	\$363 with travel \$268 without travel	\$567 with travel \$472 without travel	\$125 single \$154 enhanced

RTOERO Plan	Extended Health	Add-on Semi-Private Hospital & Convalescent Care	Add-on Dental
Single	\$110.34	\$16.21	\$65.60
Couple	\$220.71	\$32.37	\$129.36
Family	\$264.87	\$38.05	\$161.31

*Premiums subject to change annually*



## Plan Comparison: Extended Health Care

	PBC Plan	UVRA Plan	RTOERO Plan
Plan Reimbursement	80% (1 <sup>st</sup> \$5000 pp/calendar year); 100% thereafter	80%	80%
Deductible	\$1000 or \$100	--	--
Lifetime Maximum	\$100,000	\$200,000	--
Prescription Drugs	Covered PharmaCare Low Cost Alternative (LCA) & References Drug Program (RDP) pricing	<b>Option A:</b> \$2000/household per calendar year <b>Option B:</b> \$4000/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	\$3400 /calendar year reimbursed at 85%. Direct Pay Drug Card, Mandatory Generic Substitution Pricing  <b>Not covered:</b> Dispensing fees & compounding fees
Accidental Dental	Covered	\$1000 per calendar year	\$1000 per incident
Ambulance Services	Covered	Covered	Covered
Hearing Aids	Not covered	\$600 per 3 calendar years	#1100 per 3 calendar years
Medical Aids & Appliances	Covered (some limits) Orthopedic Shoes \$500 per calendar year; Orthotics \$250 per calendar year.	Covered (some limits) Orthopedic shoes \$500 per 3 calendar years; Orthotics \$300 per 3 calendar years.	Covered (some limits) Orthopedic Shoes & Orthotics combined \$500 per 2 calendar years.
Paramedical Services (i.e. massage, physio, chiropractor, etc.)	Combined services max of \$300 pp per calendar year	Combined services max of \$1000 pp per calendar year	Combined services max of \$1300 pp per calendar year
Vision Care	Not covered	\$400 per 2 calendar years	\$400 per 2 calendar years
Eye Examinations	Not covered	\$100 per 2 calendar years	\$150 per 2 calendar years
Travel	Out-of-province & out-of-country reimbursed at 100% <b>included in lifetime maximum.</b> Multiple trip plan (up to 90 days per trip)	PRESTIGE TRAVEL PLAN (optional add-on): out-of-province and out-of-country reimbursed at 100%; \$5,000,000 lifetime maximum. Multiple trip plan (up to 62 days per trip). Trip cancellation / interruption (\$8000 per trip)	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 \$6000 per trip. 90-day stability clause.



## Plan Comparison: Dental Care

	PBC Plan	UVRA Plan	RTOERO Plan
Basic & Preventative	70%	80%	85%
Minor Restorative	70%	80%	80%
Major Restorative	50%	Basic plan: not covered Enhanced plan? 50%	50%
Plan Maximums	Combined \$1500 per calendar year	<b>Basic &amp; preventative:</b> no maximum <b>Minor Restorative:</b> \$750 per calendar year <b>Major Restorative:</b> Crowns, posts, inlays, & onlays \$700 per calendar year <b>Bridges &amp; dentures:</b> \$700 per calendar year  <i>For late applicants in the first calendar year of coverage only, the maximum amounts payable for minor and major restorative are pro-rated.</i>	<b>Basic &amp; preventative:</b> no maximum <b>Endodontics &amp; Periodontics:</b> \$850 per calendar year <b>Major Restorative:</b> Crowns, posts, inlays, & onlays \$800 per calendar year <b>Bridges &amp; dentures:</b> \$800 per calendar year  <i>For late applicants, the maximum benefit payable during the first 12 months of coverage is limited to \$500 per insured</i>
Recall Exams	1 per 9 months	1 per calendar year	1 per 9 months
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	8 units per calendar year (Endodontics & Periodontics \$850 per calendar year)
X-Rays	\$50 combined maximum per calendar year  Panoramic: 1 per 5 years Complete: 1 per 3 years	Panoramic: 1 per 3 calendar years Complete: 1 per 3 calendar years	Panoramic: 1 per 3 calendar years Complete: 1 per 3 calendar years
Endodontics (e.g. root canals)	1 per tooth per lifetime	1 per tooth per 5 calendar years (minor restorative \$750 per calendar year)	Covered (Endodontics & Periodontics \$850 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, please refer to the governing documents for each plan.



## Frequently Asked Questions

### **Is acceptance Guaranteed?**

Yes, all 3 plans will accept you if you enroll within 60 days after UVic coverage has ended.

### **Is there a lifetime maximum that could be a concern?**

Both the PBC and UVRA plans have lifetime maximums; coverage ends once reached.

### **Is there an annual membership fee?**

The RTOERO plan has an annual membership fee. Please consult the carrier as the 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?**

No - the monthly premiums are not age-banded and will not increase with your age.

### **Can I change plans?**

Both the UVRA and 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 or add/drop coverage)?**

Consult directly with each insurer to confirm conditions of coverage for your dependent(s).

### **Can I enroll 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 three benefit plans

### **Can I cover my children or student dependents and not just my spouse?**

Dependent children and students can be covered under the UVRA and RTOERO plans, but not the PBC plan.

### **Does the plan offer coverage for a surviving spouse for their lifetime?**

All three plans offer survivor benefit coverage.



**Can I live anywhere in Canada and retain my coverage?**

Consult directly with each insurer to confirm residency requirements.

**Do I need vision care included in coverage, or is this something I can budget for?**

The PBC plan does not include vision care; budgeting for glasses/contact lenses would be necessary.

**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.

**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.

**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 UVRA plan on a monthly basis. Purchasing separate travel insurance would be necessary with the PBC plan; however, they do offer a discount to PBC members.

**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 UVRA and RTOERO plans, but it is best to consult with the carrier for complete details.

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