

BCAC Group Health and Dental Insurance (offered through HUB International STRATA Benefits Consulting)



The Association Plans listed below are designed for individuals who are not covered under a group benefits plan and are looking for health benefits with a longer out-of-province/country travel insurance program. Both BCAC Farmer ID Cardholders and their employees are eligible to apply as individuals and each person can choose their own level of coverage.

If you are looking for more customized coverage, or if you have employees and are looking for a group benefits program for both owners and employees, please call 1-800-663-5793 or e-mail benefits@bcac.bc.ca.

'BASIC PLAN' PACKAGE	
<i>Applicant Accidental Death & Dismemberment(AD+D)</i>	\$100,000 on Applicant only
<i>Ambulance</i>	100% of charges for in-province professional ambulance service required because of sickness or injury
<i>Semi-Private Hospital</i>	100% of charges for semi-private hospital room
<i>Travel Health (Out-of-province/ country)</i>	<ul style="list-style-type: none"> ✓ 100% of emergency medical expenses ✓ 60-day per-trip maximum ✓ \$1,000,000 maximum/person/sickness or injury
<i>Hearing Aids</i>	Cost and installation of hearing aid(s), including repair and replacements, to a \$400 maximum/person/60 months
<i>Second Opinion Consult Services</i>	Second opinion consult services specializing in medical advisory assistance, providing covered persons with ability to have their diagnoses and treatment plan evaluated confidentially and securely by world-class physician specialists.

'ENHANCED PLAN' PACKAGE	
Basic Plan Coverage - PLUS:	
<i>Eye Examinations</i>	1 exam at reasonable & customary charge/person/24 months (per 12 months for dependents under age 18)
<i>Basic Dental</i>	<ul style="list-style-type: none"> ✓ 80% routine services (cleanings, fillings, extractions) ✓ \$600 maximum/person/benefit year ✓ Deductible: \$50 single, \$75 couple, \$100 family
<i>Prescription Drugs</i>	<ul style="list-style-type: none"> ✓ 80% coverage with no deductible ✓ \$1,000 maximum/person/benefit year
<i>Paramedical Practitioners</i>	<ul style="list-style-type: none"> ✓ 80% coverage with no deductible ✓ \$350 maximum/person/service/benefit year ✓ Chiropractor, Physiotherapist*, Osteopath, Naturopath, Podiatrist, Massage Therapist*, Psychologist*, Speech Therapist* <p><i>* requires physician prescription</i></p>

Deductibles and maximums are based on calendar year.

Must apply prior to age 60, then coverage available until primary applicant's age 70.

Conversion option is available at age 70. No medical evidence is required, but application for conversion must be made within 30 days of termination of group coverage.

(Disclaimer – where there is a discrepancy or conflict in this summary and The Co-operators master policy G.7349, and Sun Life Financial master policy 100000, the policy wording will prevail)

Annual rates are:

BASIC PLAN				ENHANCED PLAN			
Primary Applicant Age	Applicant Only	Couple	Family	Primary Applicant Age	Applicant Only	Couple	Family
Under 30	\$247.32	\$403.44	\$559.44	Under 30	\$1,958.40	\$3,483.96	\$5,009.40
30 - 39	\$294.72	\$488.88	\$682.92	30 - 39	\$2,105.04	\$3,747.60	\$5,389.32
40 - 44	\$342.24	\$573.96	\$806.16	40 - 44	\$2,250.48	\$4,010.76	\$5,769.60
45 - 54	\$351.36	\$590.52	\$830.04	45 - 54	\$2,092.32	\$3,724.20	\$5,356.32
55 - 69	\$572.04	\$988.20	\$1,404.00	55 - 69	\$2,282.52	\$4,067.88	\$5,852.76

For more information
Call: 1-800-663-5793
Email: benefits@bcac.bc.ca