



2025 Owner-Operator Benefits Program

We understand that there are many owner operators within the industry without access to a competitive benefit offering. BCAC is proud to present the owner-operators benefit program that gives owner-operators the opportunity to choose between one of five comprehensive plans. Key points include:

- All plans are fully pooled to stabilize rates year after year.
- All plans include direct billing capabilities
- All plans are underwritten by Equitable Life of Canada

All options include the following coverage for Basic Life, AD&D, Dependent Life, Critical Illness, Health and Dental:

Basic Life Insurance

COVERAGE DEFINITION	TERMINATION*
\$25,000; reduces 50% at age 65.	At age 70

Accidental Death & Dismemberment (AD&D)

COVERAGE DEFINITION	TERMINATION*
\$25,000; reduces 50% at age 65.	At age 70

Dependent Life

Couple/Family Plans Only

COVERAGE DEFINITION	TERMINATION*
\$10,000 Spouse; \$5,000 Each Child.	At age 70

Critical Illness

COVERAGE DEFINITION	TERMINATION*
\$10,000 ; Covered conditions include: Alzheimer's Disease, Deafness, Motor Neuron Disease, Aorta Surgery, Heart Attack, Dismemberment, Multiple Sclerosis, Benign Brain Tumour, Heart Valve Replacement, Occupational HIV Infection, Blindness, Paralysis, Cancer, Loss of Speech, Parkinson's Disease, Coma, Major Organ Failure, Severe Burns, Coronary Artery Bypass Surgery, Major Organ Transplant, Stroke, Loss of Independence.	At age 65

Dental Care

See Plan Coverage Levels Below

COVERAGE DEFINITION	TERMINATION*
Coinsurance and maximums are based on the plan level chosen. All options include: No deductibles, and option for direct payment of claims at the dental office! Basic Dental Services ; recall exam every 12 months. Major Dental Services includes Crowns, Bridges and Dentures (<u>excluded from Option 1 - Copper</u>). Coverage is based on the current general practitioner fee guide in the province of residence.	At age 75

Extended Health

See Plan Coverage Levels Below

COVERAGE DEFINITION	TERMINATION*
<p>Coinsurance and maximums are based on the plan level chosen. All options include: No deductibles, and a pay direct claim payment card!</p> <p>Drug Coverage, for generic drugs only (brand is eligible when there isn't a generic alternative).</p> <p>Paramedical Coverage, for the following practitioners: Acupuncturist, Chiropractor, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist/Chiropodist, Psychologist/MSW/Counselor, and Speech Therapist. *dr. referral may be required.</p> <p>Ambulance Coverage, transportation to the nearest hospital.</p> <p>Eye Exams, up to \$75 every 24 months for adults or 12 months for children.</p> <p>Medical Services & Supplies, covered at 100% up to Reasonable and Customary limits, includes:</p> <ul style="list-style-type: none"> ● Private Duty Nurse, up to \$10,000 every 2 calendar years ● Custom Orthotics, up to \$200 every calendar year ● Orthopedic Shoes, up to \$350 every calendar year ● Hearing Aids, up to \$500 every 60 consecutive months ● Insulin Pump, up to \$500 lifetime (1 device) <p>Hospital Coverage, for semi - private room.</p> <p>Accidental Dental Treatment, covered at 100% up to Reasonable and Customary limits.</p> <p>Emergency Travel Coverage, covered at 100% for unforeseen medical emergencies, during the first 60 days of travel, up to a lifetime maximum of \$5,000,000.</p>	<p>At age 75</p>

*Coverage terminates at the earlier of the termination age or retirement (you must be actively working in order to be eligible for coverage).

Plan Coverage Levels

There are several plan options to choose from so you can obtain the coverage that best meets the needs of you and your family.

PLAN	DRUG	PARAMEDICAL	DENTAL
COPPER	80% up to \$1,500	80% up to \$300 each Combined max of \$1,000 Per cert max of \$1,200	80% Basic Services Maximum of \$750
BRONZE	80% up to \$2,500	80% up to \$400 each Combined max of \$1,000 Per cert max of \$1,200	80% Basic Services, 50% Major Services Combined max of \$1,000
SILVER	80% up to \$2,500	80% up to \$400 each Combined max of \$1,000 Per cert max of \$1,600	80% Basic Services, 50% Major Services Combined max of \$1,000
GOLD	80% up to \$3,500	80% up to \$500 each Combined max of \$1,000 Per cert max of \$1,600	80% Basic Services, 50% Major Services Combined max of \$1,500
EMERALD	90% up to \$5,000	90% up to \$500 each Combined max of \$1,000 Per cert max of \$2,000	80% Basic Services, 50% Major Services Combined max of \$1,500

Pricing by Province

BC

	SINGLE	COUPLE	FAMILY
COPPER	\$ 146.31	\$ 269.99	\$ 358.09
BRONZE	\$ 170.13	\$ 319.71	\$ 430.10
SILVER	\$ 185.85	\$ 351.76	\$ 474.72
GOLD	\$ 230.68	\$ 445.45	\$ 603.83
EMERALD	\$ 255.00	\$ 494.98	\$ 672.56

Eligibility

To be eligible, you must be a resident of Canada (excluding Quebec) and be an active member with an association that's affiliated with the BCAC at the time of application.

Coverage will commence 60 days immediately following the eligibility start date. Your enrollment must be completed and received by Effortless Admin Inc. *within 31 days of the effective date to avoid providing medical evidence.* Coverage will be billed as of your calculated effective date regardless of the date your information is received with no exceptions. Premiums are billed in advance of the due date and are due upon receipt.

Applications received after the enrollment period may result in restricted dental benefits, medical questionnaires, and pre-existing exclusions, etc.

All eligible dependents must be included on the initial application – dependents can be exempted from the health and dental benefits as long as alternate coverage information is provided on the application (eg. spouse has coverage). If you are exempting coverage, and later lose the alternate policy, ensure you notify Effortless Admin within 31 days in order to activate your health and dental coverage without providing medical evidence!

Members will have the option to modify their coverage up or down by one level every 24 months of active coverage, or at the time of a life event. A life event is defined as an event that would result in a change to your dependent status (single/couple/family), such as marriage, divorce or having your first child.

Enrollment Process

To enroll for the program, please visit: <https://bcac.effortlessadmin.com/login/questionnaire/2630>

Rates and Premiums are subject to change and are effective as of January 1, 2025.



For more information, please contact

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