

BC Agriculture Council Owner-Operator FAQ

1. Am I eligible to enroll in the program?

To be eligible to enroll you must be at least one of the following:

1. an active **BCAC Farmer ID Cardholder** [learn more here: <https://bcac.ca/farmeridcard/>], or
2. an active member of a **BCAC member association** [see full member list here: <https://bcac.ca/about-us/members/>].

2. What is a Couple and what is a Family, shown under the total monthly premiums?

A Couple would be yourself (as the member) and 1 dependent (spouse or child). A Family would be yourself (as the member) and 2 or more dependents (spouse & children).

3. How are the monthly premiums paid?

Payments are exclusively managed via credit card upon enrollment. Your credit card will be billed up on enrollment with payment applied towards your first month's premium.

Bills are produced on the last day of the month for the following month, and ongoing after initial sign-up premiums are withdrawn on the 1st of each month.

4. Do the monthly premiums increase each year?

Rates are guaranteed until January 1st, each year. Group benefit plans are renewed each year based on the total premium collected by the insurance company, compared to the total claims paid out over the past 12 months. Each year in December, members will be notified of the new plan rates for the upcoming calendar year, which will take effect on January 1st each year.

5. Is there a yearly deductible for the Health or Dental plan?

No, there is no deductible for any of the plan selections.

6. When can I enroll and is there a waiting period?

The program is effective March 1, 2025 for all currently eligible persons (see question 1), and these eligible persons can enroll for March 1, 2025 coverage from January 25 through April 30, 2025.

Persons who become eligible after March 1, 2025 may apply for coverage and will be subject to a 60-day waiting period before their coverage comes into effect.

Future open enrollments will occur in 2026 with dates to be confirmed. BCAC will maintain a public application page once the current enrollment closes that interested persons can register for so they are notified of the next open enrollment.

7. Do I or any of my dependents need to provide a medical questionnaire?

No, the plan does not require any medical evidence. All members and their dependents will have full coverage upon the effective date regardless of any pre-existing conditions (limits to travel coverage may apply, check Equitable Life Benefits Booklet for more information).

8. Does the plan direct bill?

Yes, through Telus. You can find a list of registered providers here: eClaims - Need a healthcare provider? | TELUS Health. If your provider does not direct bill, you will be required to pay for the claim in full and submit this through Equitable Life for reimbursement. Reimbursement of these claims can take between 2-5 business days.

9. If my drug does not have a generic equivalent, will the brand name be covered?

Yes, if your drug is eligible under the drug program and does not have a generic equivalent, it will be covered at the listed co-insurance.

10. What is Basic Dental vs. Major Dental?

Major Dental services include crowns, bridges or dentures. Basic Dental is all other services such as exams, cleanings, scaling, fillings, extractions, root canals, etc. For a full listing of eligible items please refer to the Equitable Life Benefits Booklet.

11. Are Orthodontics included?

Unfortunately, Orthodontics are not included under any of the plan selections.

12. Where can I see a full list of coverages?

Please refer to the Equitable Life Benefits Booklet or visit your Equitable Life plan member site.

13. How do I enroll?

“Click” on the enrollment link on the BCAC owner-operator website at:

<https://bcac.effortlessadmin.com/login/questionnaire/2630>

14. What happens once I complete my enrollment?

You will receive a “Welcome Email” from Effortless Admin that provides access to your account. Plan members will receive access to Effortless Admin to make any personal updates to their plan (such as adding a child, updating address or banking information, etc.).

15. Who is Effortless Admin?

Effortless Admin is the administration platform and service provider used for the program. You will use Effortless Admin for your enrollment, ongoing payments, and to update your personal information.

16. Who is Equitable Life?

Equitable Life is the insurance carrier. You will submit & view claims through Equitable Life and if you have any claim questions, these would be directed to Equitable Life or HUB Insurance Brokers.

17. Can I switch plans?

Every 2 years there is a reselection period where you may switch from any plan level to another level. This process will occur during December after the new January rates have been presented.

You will also have the opportunity to change your plan selection upon the occurrence of a life event change such as birth of a child, marriage, separation, or loss of spousal coverage (within 31 days of change).

18. Can I terminate the plan at any time?

Yes, however, if you want to come back onto the plan at a later date, you will have to wait a 2-year period from your termination date and provide medical evidence for yourself and family members (if applicable).

Still have questions?

Please reach out to HUB Insurance Brokers:

Rosie Sarabia, Administrator & Service

Rosie.sarabia@hubinternational.com