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BCGREA Member Plan Summary
Primary plan

September 1, 2026

Extended Health Care (EHC) Plan

If you're a BCGREA member in good standing, you can opt into our EHC plan. This plan can be an enhancement or replacement for your current group coverage. Plus, if you join within 60 days of ending your group coverage, you won't need to submit any medical proof of insurability. After the 60-day window, you are required to provide medical proof of insurability. Just one small detail is you'll need to provide proof of enrolment in the BC Fair PharmaCare Plan to be covered under the BCGREA EHC Plan.

To access spousal coverage, BCGREA members should retain their subsidized EHC plan provided through the Public Service Pension Plan (or other government pension plan). If you do not have EHC coverage available through a government pension plan, please contact belairdirect for information on the Alternate Plan.

What is covered?

Receive 80% coverage for eligible expenses up to a lifetime maximum of $250,000 per insured person (other inside limits apply).

Health Care	Coverage	
Drugs	**Plan 1:** If either you or your spouse were born in 1939 or earlier, select an annual calendar year maximum: **Option A:** 80% ($1,200 per household / year*) **Option B:** 80% ($2,500 per household / year*) **Includes vaccines $100 / year*	**Plan 2:** If both you and your spouse were born in 1940 or later, select an annual calendar year maximum: **Option A:** 80% ($1,500 per household / year*) **Option B:** 80% ($3,500 per household / year*) **Includes vaccines $100 / year*
Hospital room *(private or semi-private)*	100% (up to $100 / day)	
Home care	$50 / day (up to 10 days after hospital stay)	
Accidental dental	$1,000 / calendar year	
Hearing aids	$1,000 / 5 calendar years	
Private duty nursing	$3,000 / 3 calendar years	
Medical items	Individual limits apply	
Paramedical services	$1,000 combined / calendar year	
Emergency transportation	Land or air to nearest hospital	
Prescribed health education programs	$100 / calendar year	

Vision Care	Coverage
Eye exam	1 exam / 2 calendar years (up to $100)
Lenses, frames or contacts	$300 combined / 2 calendar years

- Maximums listed are on a calendar year basis and per covered person unless noted otherwise.
- BCGREA Member covered for drugs; non-drug EHC benefits available to Spouse and Dependents only.
- Pay direct drug card to reimburse 80% of prescription drugs included in the BC Provincial Formulary (i.e. PharmaCare).
- Annual household limit includes $850 of coverage for BCGREA member (reimbursed at 100%).
- Drugs are subject to mandatory generic substitution pricing when available.
- $10 dispensing fee cap and 8% mark-up limit apply.
- For complete plan details, please refer to your policy booklet.

Monthly Rates for EHC Plan

		Single	Couple	Family
Plan 1: $1,200 drug max (or $850 for single)	Below age 75	$33	$132	$208
	Age 75 – 84	$37	$136	$213
	Age 85+	$56	$176	$257
Plan 1: $2,500 drug max	Below age 75	-	$191	$308
	Age 75 – 84	-	$197	$317
	Age 85+	-	$237	$360
Plan 2: $1,500 drug max (or $850 for single)	Below age 75	$44	$151	$235
	Age 75 – 84	$51	$163	$253
	Age 85+	$81	$223	$320
Plan 2: $3,500 drug max	Below age 75	-	$202	$327
	Age 75 – 84	-	$212	$345
	Age 85+	-	$275	$413

Journey Travel Plan

Enjoy unlimited adventures with the optional Journey travel plan. This annual plan offers base coverage for an unlimited number of 62-day or 93-day (or less) trips outside of Canada, and an unlimited number of trips within Canada of any duration.[1] Or for those long adventures, our supplemental plan can offer additional duration. The cherry on top? No health questionnaire or medical required.

What is covered?

- Up to $10 million emergency medical coverage per insured person, per trip.
- Up to $8,000 in coverage for trip cancellation and interruption per insured person, per trip.[2]
- Up to $1,500 ($3,000 per family) for lost, stolen or damaged baggage.
- 24/7 claims and medical assistance.

Journey Travel Plan Annual Rates (payments deducted monthly)

62-day Base Plan (no deductible)	Single	Couple	Family
Below age 75	$497	$993	$1,215
Age 75 – 84	$1,524	$3,012	$3,801
93-day Base Plan (no deductible)	**Single**	**Couple**	**Family**
Below age 75	$626	$1,250	$1,532
Age 75 - 84	$1,920	$3,794	$4,788

If you wish to apply for a $1,000 deductible option, different base plan rates apply. Contact belairdirect for rates for ages 85+.

Dental Care Plan

Members who apply for dental care within 60 days of terminating group coverage are exempt from prorated maximums in the first calendar year.

What is covered?

Dental Care	Coverage
Basic services	80% (no annual max)
Minor services	80% (max $750 combined / calendar year)
Major services	50% (Crowns / Posts / Inlays / Onlays: $700 combined / calendar year. Bridges / Dentures / Implants: $700 combined / calendar year.)

Maximums listed are on a calendar year basis and per covered person unless noted otherwise. For complete plan details, please refer to your policy booklet.

Monthly Rates for Dental Care Plan

	Single	Couple	Family
Dental Plan	$70	$137	$168

A couple of heads up

- **Policy renewal:** Our Extended health care and Dental care plans renew every September 1st. Make sure to check out the policy terms and conditions at belairdirect.com/bcgrea. And don't forget, a fresh Journey travel base plan kicks in every September 1st too.
- **Premium payment:** We'll deduct your monthly premium from your bank account on the 5th of each month, one month in advance. So, your July 5th payment covers your August coverage. Easy, right? And if retail sales tax applies, we'll add it to your premiums as required.

Additional benefits available to BCGREA members

- Standalone trip cancellation & interruption insurance
- Guaranteed life insurance
- Term life insurance
- belairdirect travel insurance

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The Extended Health Care Plan and Dental Care Plan are underwritten by the Manufacturers Life Insurance Company ("Manulife") and administered by belairdirect Agency Inc. Coverage under the EHC Plan is subject to proof of enrolment in the applicable Provincial Pharmacare program. Travel insurance products are underwritten by Belair Insurance Company Inc. and services are provided by belairdirect Agency Inc. Valid provincial/territorial health plan coverage required. Travel assistance is provided by Global Excel Management Inc. Eligibility requirements, limitations and exclusions may apply and/or may vary by province/territory. Retail Sales Tax may apply based on your province or territory of residence. The information provided in this summary is for informational purposes only and should not be considered legal or insurance advice. Policy wordings prevail. For more information, refer to belairdirect.com/bcgrea. Belair Insurance Company Inc. and belairdirect Agency Inc. share common ownership. [1] Certain benefits do not apply in your province or territory of residence. [2] Coverage for Trip Cancellation begins the day of booking your trip provided your insurance is in effect. If a trip is booked prior to Trip Cancellation insurance being in effect, coverage for that trip will begin the day that the insurance premium is paid and the policy is issued. Trip Cancellation, Interruption & Delay Insurance benefits apply only to travel arrangements booked prior to departure. © 2026, belairdirect Agency Inc. All rights reserved.

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