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BCRTA DOGWOOD RETIREE BENEFIT PLANS



Plan Summary

September 1, 2026

Dogwood Extended Health Care (EHC) Plan

If you're a BCRTA member in good standing, you can participate in the Dogwood 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 Dogwood EHC Plan.

What is covered?

Receive 80% coverage for eligible expenses up to a lifetime maximum of $500,000 per insured person (excludes Emergency Travel). Other inside limits apply.

Health Care	Coverage
Drugs	**Option A:** $2,000 per household / calendar year* **Option B:** $4,000 per household / calendar year* (80% coverage until $1,500 reimbursed, then 100% coverage until $4,000 reimbursed.) **Includes vaccines $100 / year*
Hospital room *(private or semi-private)*	100% (up to $100 / day)
Home care	$50 / day (duration limits apply)
Accidental dental	$1,000 / calendar year
Hearing aids	$2,000 / 4 calendar years
Private duty nursing	$3,000 / 3 calendar years
Medical items	Individual limits apply
Paramedical services	$1,500 combined / calendar year
Emergency transportation	Land or air to nearest hospital
Prescribed health education programs	$100 / calendar year

Vision Care	Coverage
Lenses, frames, contacts and eye exams	$400 combined / 2 calendar years

- Maximums listed are on a calendar year basis and per covered person unless noted otherwise.
- Pay direct drug card to reimburse prescription drugs included in the BC Provincial Formulary (i.e. PharmaCare).
- 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

Plan 2 (member/spouse born 1940 or later)	Single	Couple	Family
Option A *($2,000 / year drugs coverage)*	$124	$214	$289
Option B *($4,000 / year drugs coverage)*	$175	$299	$400

Dogwood Gold Travel Plan (i.e. Journey Travel Plan)

Enjoy unlimited adventures with the optional Dogwood Gold travel plan (i.e. 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.

Dogwood Gold Travel Plan Annual Rates (payments deducted monthly)

62-day Base Plan (no deductible)	**Single**	**Couple**	**Family**
Below age 75	$681	$1,378	$1,695
Age 75 – 84	$2,085	$4,092	$5,127
93-day Base Plan (no deductible)	**Single**	**Couple**	**Family**
Below age 75	$857	$1,736	$2,136
Age 75 - 84	$2,627	$5,156	$6,461

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

Dogwood 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	**Basic Plan**
Basic services	80% (no annual max)
Minor services	80% (max $750 combined / calendar year)
Major services	50% (Crowns / Posts / Inlays / Onlays: $1000 combined / calendar year. Bridges / Dentures / Implants: $1000 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	$82	$167	$199

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/bcrta. 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 BCRTA members

- Standalone trip cancellation & interruption insurance
- Guaranteed life insurance
- Term life insurance
- Dogwood Silver travel insurance (i.e. belairdirect travel insurance)

Get in touch to simplify your group benefits insurance.
1 833 749.1324
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BCRTA DOGWOOD RETIREE BENEFIT PLANS

The Extended Health Care Plan and Dental Care Plan are not insured by an insurance company; these are self-insured plans 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/bcrta. 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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belairdirect.com
1 833 964.2757