

BCACC MEMBER HEALTH BENEFIT PLANS



BCACC is excited to announce the release of an expanded, fully-customizable Health & Dental plan to our membership. In partnership with our Senior Member's Benefits Advisor, Stephanie Ritchie, BCACC members now have up to **nine different plan design variations** to select from.

Choose basic Health & Dental coverage, or any combination of the basic plan with optional upgrades, to customize a plan that truly meets your needs. And don't forget, members also have access to a full suite of complementary coverages including **Disability Income Replacement benefits, Critical Illness coverage, Fracture Accident benefits, and Travel Medical Emergency protection.**

BCACC Health & Dental Benefit Plans - Customizable Per Person

	Basic Health & Dental	Drug Upgrade*	Health Upgrade	Dental Upgrade	Premier Package**
Option 1	✓				
Option 2	✓	✓			
Option 3	✓		✓		
Option 4	✓			✓	
Option 5	✓	✓	✓		
Option 6	✓		✓	✓	
Option 7	✓	✓		✓	
Option 8	✓	✓	✓	✓	
Option 9	✓				✓

Plans available starting as low as **\$91.12/month.**

Drug Upgrade***

- Reimbursed at 90% instead of 70%
- Increased annual coverage maximums:
 - Year 1: \$1,000 instead of \$400
 - Year 2: \$1,500 instead of \$500
 - Year 3+: \$2,000 instead of \$500
- Requires medical underwriting for pre-existing medications

Health Upgrade

- Professional services: annual coverage maximum of \$1,500 instead of \$1,000, including up to \$750 clinical counsellor/registered social worker/psychologist
- Increased practitioner-specific annual maximums
- \$10,000 accidental dental coverage per person, per year instead of \$3,000
- Includes hearing aids
- Includes vision care

Dental Upgrade

- Reimbursed at 80% instead of 70%
- Increased annual coverage maximums:
 - Year 1: \$1,000 instead of \$450
 - Year 2+: \$1,250 instead of \$450
- Basic preventive & restorative services: reimbursed at 80% instead of 70%
- Bitewing x-rays available every 9 months instead of annually
- Complete exams & full x-rays: reimbursed at 80% instead of 70%
- Coverage for endodontic & periodontal services

*Drug Upgrade requires medical underwriting for pre-existing medications.

**Premier Package upgrade bundle features enhanced coverage in all 3 upgrade categories (Drug, Health, and Dental); upgrade bundle only available to business owners with 2 or more employees.

***Drug Upgrade underwriting requirement waived for Premier Package upgrade.

See below for comprehensive details of each plan option's reimbursement values and annual maximums.

Health Provided by Green Shield Canada Issue ages 18 - 69, coverage to age 75. Health cannot be purchased as a stand-alone product without Dental.	Optional Upgrades		
	Health	Drug Upgrade	Health Upgrade
	Guaranteed Issue	Underwritten*	Guaranteed Issue
Prescription Drugs			
Maximum (Not available for Quebec residents unless RAMQ Top Up is selected)	Paid at 70% \$400 1st year \$500 2nd+ years	Paid at 90% per person \$1,000 1st year \$1,500 2nd year \$2,000 3rd+ years	
Extended Health Care			
Professional Services/Registered Therapists:	\$1,000 per year combined for all practitioners		\$1,500 per year combined for all practitioners
Acupuncturist, Chiropractor, Chiropodist/Podiatrist, Registered Massage Therapist, Naturopath, Osteopath, Physiotherapist	\$20 per visit, \$400 per year		\$40 per visit, \$500 per year
Psychologist/Registered Social Worker/Clinical Counsellor	\$400 per year combined		\$750 per year combined
Speech Therapist	\$400 per year		\$500 per year
Accidental Dental	\$3,000 per person per year		\$10,000 per person per year
Ambulance Transportation	Includes land and air		Includes land and air
Hearing Aids	Not covered		\$500 every 36 months
Medical Services, Diagnostic tests and x-rays, dialysis equipment, laboratory tests	\$2,000 per person per year		\$3,500 per person per year
Medical Items and Home Support Services (in home nursing) Separate Maximums for Medical Items and Home Support Services	Year 1: \$1,500 Year 2: \$2,000 Year 3: \$3,000 Year 4+: \$4,000 per person per benefit category, per year		\$10,000 per person, per year combined
Travel			
Emergency Medical Travel Coverage Out of Province/Country	15 days per trip; \$5,000,000 per person per year		15 days per trip; \$5,000,000 per person per year
Vision Care			
Prescription eyeglasses, contact lenses, laser eye surgery	Not covered		\$250 every 24 months
Eye Examination	Not covered		\$65 per person every 24 months

Dental Provided by Green Shield Canada Please note: Dental benefits are eligible after a 1-month waiting period following your coverage effective date. This does not apply to plans under Small Business Benefits billing arrangements.	Dental	Optional Upgrade
	Guaranteed Issue	Guaranteed Issue
Maximum	Paid at 70% \$450 per person per year	Paid at 80% per person \$1,000 1st year \$1,250 2nd+ years
Basic Preventative & Restorative Services: Recall exams, preventative cleaning, fluoride for children	70%, available every 9 months	80% , available every 9 months
Bitewing x-ray	70%, available every 12 months	80% , available every 9 months
Complete oral exams, full x-rays	70%, available every 3 years	80% , available every 9 months
Endodontic and Periodontal Treatment & Denture Services: Periodontal scaling, occlusal equilibration, 8 units every 12 months; Denture cleaning 1 every 8 months, retaining or rebasing dentures every 3 years.	70%	70%

Health & Dental plans provided by Green Shield Canada and administered by The Edge Benefits Inc. Plans are available to Canadian individuals aged 18-69, families and small businesses. Enrollment with the BC Medical Services Plan required for all applicants and their dependents. Basic Health & Dental as well as the Health Upgrade and Dental Upgrade are guaranteed issue without medical questions or exams. Optional Drug Upgrade is underwritten with a few simple questions about current medications. Health & Dental rates are age banded and increase in accordance with the age bands for the lifetime of the policy. Rates are reviewed annually; when a program-wide increase or change is applied, it typically takes effect in October.

*Prescription Drug underwriting is waived for Health & Dental Small Business Benefits opportunities. Please see the Small Business Benefits Guidelines for further info.

DO YOU OWN A SMALL BUSINESS?

BCACC members who own a business with two or more employees also have access to the same customization and affordability as the individual Health & Dental plans, with an extra tier designed specifically for small businesses – the Premier Package. This upgrade bundle features enhanced coverage in all three categories (health, drug, and dental) with the highest reimbursement amounts and annual maximums for a truly comprehensive plan.

Premier Package Upgrade Bundle	
Prescription Drugs	
Maximum	Paid at 90% per person \$2,500 1st year \$3,500 2nd year \$5,000 3rd+ years
Extended Health Care	
Professional Services/Registered Therapists:	\$2,000 per year combined for all practitioners
Acupuncturist, Chiropractor, Chiropodist/Podiatrist, Registered Massage Therapist, Naturopath, Osteopath, Physiotherapist	\$50 per visit, \$500 per year
Psychologist/Registered Social Worker/Clinical Counsellor	\$1,000 per year combined
Speech Therapist	\$500 per year
Accidental Dental	\$10,000 per person per year
Ambulance Transportation	Includes land and air
Hearing Aids	\$500 every 36 months
Medical Services, Diagnostic tests and x-rays, dialysis equipment, laboratory tests	\$3,000 per person per year
Medical Items and Home Support Services (in home nursing) Separate Maximums for Medical Items and Home Support Services	\$10,000 per person, per year combined
Travel	
Emergency Medical Travel Coverage Out of Province/Country	15 days per trip; \$5,000,000 per person per year
Vision Care	
Prescription eyeglasses, contact lenses, laser eye surgery	\$500 every 24 months
Eye Examination	\$65 per person every 24 months
Dental	
Maximum	\$1,250 1st year \$1,500 2nd year \$2,000* 3rd+ years
Basic Preventive & Restorative Services: Recall exams, preventative cleaning, fluoride for children	80%, Available every 9 months
Bitewing x-ray	80%, Available every 9 months
Complete oral exams, full x-rays	80%, Available every 3 years
Endodontic and Periodontal Treatment and Denture Services: Periodontal scaling, occlusal equilibration, 8 units every 12 months; Denture cleaning 1 every 6 months, retaining or rebasing dentures every 3 years.	80%
Major Services: Starting in year 3 - Crowns, bridges, dentures, 1 every 5 years.	50%, \$2,000* 3rd+ years

TWO EASY OPTIONS FOR ENROLLMENT

[Click to Enroll Online](#)

Or contact BCACC's Senior Member's Benefits Advisor:

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Coverage details effective as of January 2024 and subject to change without notice.

*\$2,000 combined overall maximum