

BCACC Member Health Benefit Plan



Coverage you can afford and no medical questions on the Basic plan.

What is included?

This Health & Dental plan is designed to reduce medical, drug and dental costs for individuals and their families.

A Fracture Accident plan is included at no extra cost that pays lump sum benefits for breaks and fractures, as well as a travel insurance plan.

Available Add-Ons

Loss of Income Disability Plan: A disability injury benefit plan designed for self-employed persons with no medical questions or pre-existing health limitations. It is based on your business gross income - not what you report personally for taxes - allowing you to qualify for the most benefit. And it pays an extra \$300,000 lump sum & tax free if you are disabled for over 5 years.

Cancer and Critical Illness: A tax free lump sum of \$25,000 or **(NEW) \$50,000** is paid for any cancers not already diagnosed. Also covers heart attacks, stroke and 20 other illnesses. Guaranteed issue and issued regardless of family history. **(NEW) CI Child Rider** - \$6 (for 1 or more children)

Travel Insurance: An additional, inexpensive annual plan that means you don't have to keep buying coverage for short cross-border trips. Covers, to age 65, unlimited number of trips per year, each trip up to 30 days long. Covers 'singles' or families (regardless of number of children).

Who can purchase this?

Anyone under age 65 (or 69 for Health and Dental) may purchase this plan and it stays in effect till age 75.

Before you begin...

Before you sign up for this plan, you should ensure you are registered with the BC Medical Services Plan.

BC Medical Services Plan

Enrolment with the Medical Services Plan (MSP) is mandatory for all eligible residents and their dependents.

Pharmacare - Not required to enroll in plan

Pharmacare is a helpful way to subsidize the cost of your prescription medication. This is a BC drug payment program that will cover the cost of your family's drug bills after a deductible that is determined by your family income. Once you have PharmaCare coverage, any portion of your prescription cost covered by PharmaCare is calculated at the time of purchase. At the pharmacy, you pay only the costs PharmaCare does not cover. Our plan can help cover these costs.

It costs nothing to join Pharmacare.

If you require more information, or need to register for either visit: <https://www2.gov.bc.ca/gov/content/health>

Easy enrollment by phone

If you have any questions, or would like more information, please contact your representative:

Stephanie Ritchie, call (778)533-4676 or email stephanieritchie@shaw.ca

Health and Dental Coverage



Health & Dental Plan

DRUGS

70% coverage (with Drug Card)
\$400 / person 1st year

No deductible, Pre-existing drugs covered

DENTAL

Max. @ 70% | \$450/yr/person

Complete oral exams/full x-rays	Every 3 years
Recall exams + cleaning	9 months
Periodontal cleaning	8 units of scaling @ 70%
+ Root Canals	
+ Wisdom Teeth	

(no coverage for crowns or braces)

DENTAL UPGRADE (not included)

\$1,000/yr for yrs. 1 and 2
\$1,250/yr thereafter

Complete oral exams/full x-rays	Every 3 years
Recall exams + cleaning	9 months
Periodontal cleaning	8 units of scaling @ 70%
+ Root canals + Wisdom Teeth	

No coverage for crowns or braces)

TRAVEL

Emergency Medical	15 days per trip; \$5,000,000
Travel Coverage	per person per year
Out of Province / Country	

HEALTH

Vision Care	Eye exam - \$65 / 24 months
	Eyewear - \$250 / 24 months

Accidental Dental	\$10,000 per person per year
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Ambulance	Includes land and air
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Hearing Aids	\$500 every 36 months
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Medical Services, Diagnostic tests & x-rays, dialysis equipment, lab tests	\$3000 per person per year
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Medical Items and Home Support Services (in home nursing).	\$10,000 per person, per year combined
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Custom made foot orthotics	\$250 every 24 months
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Custom made boot/shoes	\$500 every 24 months
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PROFESSIONAL SERVICES/ REGISTERED THERAPISTS

\$1,500 per year combined for all practitioners:

Acupuncturist, Chiropractor,	\$40 per visit, \$500 per year
Chiropodist/Podiatrist, Reg.	
Massage Therapist,	
Naturopath, Osteopath,	
Physiotherapist	
Psychologist, Registered	\$500 per year combined
Social Worker / Clinical	
Counsellor	
Speech Therapist	\$500 per year

Sample of benefits - see contract for complete details

Health and Dental Premiums



Your Plan

This is a plan backed by Green Shield Canada. You do not have to belong to a "group" to be able to obtain it, nor does it require a medical exam to qualify for it. Existing prescription medicine that is currently being used will be included on the basic plan but may be excluded if the drug upgrade coverage is purchased. All basic dental services, plus root canals and wisdom teeth are included in the dental rider. There is no coverage for crowns, bridges, new dentures or braces.

This plan can be purchased up to **age 69** and will stay in force until age 75.

Rates quoted include Health and Dental Basic Plan, Health Upgrade, and can include an Injury Disability Benefit.

Available to purchase additionally

Cancer and Critical Illness Plan

Rates depending on age (per month): \$15.35 - \$79.75
Childrens' Critical Illness (1 or more children): \$6.00 per plan

Loss of Income Plan

Rates per month (\$1500/month benefit): \$14.63

Extended Travel plus Medical Coverage

Rates per year:	Single:	\$120.00
	Family	\$210.00

* For full details of these plans, see supplemental information

Health & Dental Rates

(Health Upgrade Included)

Rates age 18 - 44 (per month)

Single	\$89.57
Couple	\$161.21
Family	\$223.90

Rates age 45 - 54 (per month)

Single	\$103.41
Couple	\$186.15
Family	\$258.52

Rates age 55 - 59 (per month)

Single	\$112.92
Couple	\$203.25
Family	\$282.28

Rates age 60 - 64 (per month)

Single	\$119.84
Couple	\$215.71
Family	\$299.60

Rates age 65 - 69 (per month)

Single	\$103.41
Couple	\$186.15
Family	\$258.54

For costs on the Dental upgrades, please contact:

Stephanie Ritchie, call (778)533-4676 or email stephanieritchie@shaw.ca

Critical Illness coverage from the Edge Benefits can provide you with either a **\$25,000 or \$50,000 tax-free lump-sum payment** after 30 days from diagnosis. Imagine having the peace of mind during this difficult time, knowing that you can use this benefit to help maintain your lifestyle while you concentrate on recovering.

ISSUE AGES Available for Canadian Resident applicants aged 18-64, with coverage to age 70

INSURED CONDITIONS 23 Critical Conditions

Aorta Surgery	Coma	Loss of Independence	Occupational HIV Infection
Alzheimer's Disease	Coronary Artery Bypass Surgery	Loss of Speech	Paralysis
Benign Brain Tumor	Deafness	Major Organ Failure	Parkinson's Disease
Blindness	Dismemberment	Major Organ Transplant	Severe Burns
Cancer	Heart Attack	Motor Neuron Disease	Stroke
Cancer Recurrence	Heart Valve Replacement	Multiple Sclerosis	

BENEFIT AMOUNT Guaranteed Issue Critical Illness coverage of up to \$50,000 available

MONTHLY COST

Premiums shown are based on \$25,000 benefit, and are based on insured's age at issue. Premiums remain level to age 70. \$50,000 coverage is also available for twice the \$25,000 amount shown below.

Age	18-24	25-29	30-34	35-39	40-44	45-59	50-54	55-59	60-64
Monthly Premium	\$15.35	\$20.40	\$26.95	\$35.25	\$45.35	\$56.80	\$68.75	\$78.30	\$79.75

WHAT ARE THE ODDS?

- 1 in every 2 men and 1 in every 3 women are predicted to develop heart disease in their lifetime¹
- 1 in every 2.4 men and 1 in every 2.7 women will develop cancer¹
- 1 in 3 families deplete all or most of their savings because of serious illness²

BUILT-IN BENEFITS

- **Automatic Increase in Benefit:** Benefits are increased by 5% every 5 years, up to a maximum of 25% additional insurance being added to the original Principal Sum
- **Second Event Benefit:** A payment made be made for a second event if the insured is deemed to be fully recovered from the initial diagnosis and not receiving treatment for at least 90 days. The second event must not be the same category of condition as the first, and is subject to the insured surviving 30 days after the diagnosis. Categories are A) Cancer, and B) Cardiovascular Condition (Heart Attack, Stroke, Coronary Artery Bypass, undergoes Aorta Surgery or Heart Valve Replacement).
- **Cancer Recurrence:** Recurrence of Cancer is covered if the insured has not had any treatment for 60 months. Treatment *does not* include preventative medications and/or follow-up visits to the doctor.

CHILD CRITICAL ILLNESS RIDER

- \$10,000 benefit per child for just \$6.00/month
- 4 additional covered conditions: Cerebral Palsy, Cystic Fibrosis, Down's Syndrome, and Muscular Dystrophy

Contact **Stephanie Ritchie** for more information at **(778) 553-4676** or **stephanieritchie@shaw.ca**

1. Heart and Stroke Foundation, 2004. 2004 Multiple Sclerosis Society of Canada. National Cancer Institute of Canada: Canadian Cancer Statistics 2004.

2. "Critical Illness Insurance: A Lump-Sum Review." LIMRA's Marketfacts Spring 2002v

Critical Illness insured by Chubb Life Insurance Company of Canada. This is a brief overview of the benefits and some key definitions, exclusions, and limitations. Please refer to the Policy Booklet for complete details. In the event of any inconsistencies between this overview and the policy wordings, the actual policy wordings will prevail.

2020 brought a lot of uncertainty to the world with the emergence of COVID-19 as a Global Pandemic.

In the months following, many Canadians felt some or all of the following:

- Lost their job or unable to see clients due to the shutdown
- Stuck at home with nowhere to go – feeling trapped
- Relied on EI/CERB to keep up with their bills and lifestyle costs and business costs

Although your Health & Dental plan will cover many expenses, if you become injured or ill and are unable to work, only a disability plan will replace your income with tax free cash.

Here is how it could look (Age 40 Female, 'AA' Class Rates):



Product	Elimination Period	Benefit Period	Coverage	Monthly Benefit	Premium
Loss of Income - Injury	30 days	5 years	24-hour	\$1,000	\$21.75/mo.*
Total Premiums					\$21.75/mo.

Taking it a step further: adding Illness coverage

Your main concern during the pandemic may be *"will I be covered if I contract an illness?"*

Under our illness plan, the client could be covered after the Elimination Period. Illness is based on your age and health. Lets take a look at the same example quote but with illness:

Product	Elimination Period	Benefit Period	Coverage	Monthly Benefit	Premium
Loss of Income - Injury	30 days	5 years	24-hour	\$1,000	\$21.75/mo.*
Loss of Income - Illness	30 days	5 years	24-hour	\$1,000	\$43.06/mo.*
Total Premiums					\$64.81/mo.

With COVID-19, many Canadians just like you are thinking about their disability coverage needs. This may be a great opportunity to call Stephanie Ritchie to discuss how a loss of income plan could offer you this protection.

Ask Stephanie about possible discounts this could give you!

*Based on Loss of Income coverage for Class AA, ages 40, 24-hour, 30 day EP, 5-year BP + LPE. Note: Please refer to the policy booklet for complete details. In the event of any inconsistencies, the actual policy wording and rates will apply. MAR03

LOSS OF INCOME INJURY COVERAGE

ISSUE AGES Guaranteed to issue¹, available for Canadian Resident applicants aged 18-69, with coverage to age 75

FEATURES \$1,000 to \$6,000² per month Injury only, 24 Hour or Non-Occupational available

- Benefit Periods available: 2 years³, 5 years or to age 70.
- 0, 30, or 112 day waiting periods available
- Benefits based on Gross Business Revenue or Employment Income

Partial Disability Benefit	50% benefits for up to 180 days
Waiver of Premium	Premiums that fall due after 30 days of total disability while benefits are payable.
Return to Work Assistance Benefit	Rehabilitation and financial assistance in returning you to work
Accident Medical Treatment Benefit	Providing reimbursement up to \$10,000 for medical expenses not covered by government health plans
Soft Tissue Injuries (a contusion, a sprain or strain) or:	Other conditions including: Bursitis, Carpal Tunnel Syndrome, Epicondylitis, Patellofemoral Syndrome, Palmar Fasciitis, Plantar Fasciitis, Rotator Cuff Injury, Tarsal Tunnel Syndrome, Tendonitis, Concussion or Disc Bulge
Non-Resident Applicants	Injury only with a 2 year Benefit Period is available to non-residents residing in Canada with a valid work permit. A valid work permit must be submitted with the application.

KEY DEFINITIONS

Total Disability means due to an Injury or Illness, an Insured is unable to perform the important duties of his/her Regular Occupation, and is not engaged in any gainful occupation, and is receiving physician's care. After 36 months, Disability means due to an Injury or Illness, the Insured is unable to engage in any Reasonable Occupation, and continues to receive physician's care

Partial Disability means the Insured is not Totally Disabled and is engaged in his/her Regular Occupation or any gainful occupation, but due directly to continuing Injury or Illness is unable to perform either: one or more important duties of his Regular Occupation, or the important duties of his Regular Occupation at least half of the time normally required

Gross Business Revenue means the Insured's share of business revenue before business expenses and before taxes, and is reduced by the sum of the following:

- 1) Any deduction for cost of goods sold; and
- 2) Any salaries, wages, or bonuses paid as employee wages

LOSS OF INCOME ILLNESS COVERAGE

ISSUE AGES Available for applicants aged 18-64, with coverage to age 70

FEATURES \$1,000 to \$6,000² per month Illness⁴ coverage, 24 Hour only

- Benefit Periods available: 2 years³, 5 years or to age 70
- 30 day or 112 day waiting periods available
- Must be purchased in conjunction with Injury
- Simplified Underwriting with gateway questions
- Illness amount must be less than or equal to the Injury amount

1. Provided qualifying questions are satisfied. 2. Benefits over \$5,000 only available to classes AA and Exec. 3. Injury only with a 2 year Benefit Period is available to non-residents residing in Canada with a valid work permit. A valid work permit must be submitted with the application. 4. Simplified Underwriting. Loss of Income coverage insured by Co-operators Life Insurance Company. This is a brief overview of the benefits and some key definitions, exclusions, and limitations. Please refer to the Policy Booklet for complete details. In the event of any inconsistencies between this overview and the policy wordings, the actual policy wordings will prevail. JUL21

ISSUE AGES Available for Canadian Resident applicants aged 18-64, with coverage to age 70

- OVERVIEW**
- Guaranteed Issue
 - Pays in addition to all other benefits
 - Available as a standalone product
 - Coverage applicable to any accident, anywhere in the world, 24 hours/day
 - Beauty Council members receive discounted Health & Dental rates if Fracture benefit is also purchased.

KEY DEFINITIONS

A “fracture” means an unequivocal radiological evidence of a break or rupture involving the complete cross-section of the bone. If equivocal, the diagnosis of fracture must be confirmed by the treating Physician.

AMOUNTS AVAILABLE

Fracture	Benefit*	Fracture	Benefit*	Fracture	Benefit*
Depressed Skull	\$6,000	Wrist (small bones)	\$1,500	Collarbone	\$750
Spine (one or more vertebrae)	\$3,000	Lower leg	\$1,500	Nose	\$750
Jawbone	\$2,000	Ankle (small bones)	\$1,500	Two or more ribs	\$500
Pelvis	\$2,000	Forearm	\$1,250	Hand	\$500
Upper leg	\$2,000	Sternum	\$1,000	Foot	\$500
Knee cap	\$1,750	Sacrum / coccyx	\$1,000	One rib	\$375
Shoulder blade	\$1,500	Upper arm (elbow-shoulder)	\$1,000	Any bone not specified	\$250

MONTHLY COST

- \$10 / month*

MAXIMUM BENEFIT

Only the first eligible claim will be paid in the amounts listed above. Any subsequent fracture of the same bone in the same place will be reduced by 50%. No more than one (the largest) Fracture benefit shall be paid with respect to all injuries from the same Accident.

KEY EXCLUSIONS

A Fracture would not be covered if caused by or resulting from any one or more of the following:

- Intentionally self-inflicted injuries, suicide or any attempt thereof, while sane or insane.
- Declared or undeclared war or any act thereof.
- Accident occurring while the Insured Person is serving on full-time active duty in the Armed Forces of any country or international authority (any premium paid to be returned by the Company pro-rata for any such period of full-time active duty).
- Travel or flight in any vehicle or device for aerial navigation that is not a certified passenger aircraft operated by a properly certified pilot, flying between duly established and maintained commercial airports. Please see policy booklet for complete Air Travel Exclusion.
- Participation in the commission or attempted commission of a criminal or felonious act.
- Being under the influence of a drug or controlled substance as defined by federal or provincial law, unless administered on the advice of a physician.
- Operating a motor vehicle, under the influence of any intoxicant or if the insured's blood alcohol concentration is in excess of 80 milligrams of alcohol per 100 milliliters of blood.
- Any fractures associated or a result of osteoporosis are not eligible for consideration.
- Sickness or disease either as a cause or effect.
- Participation in any type of professional athletics activity, or engages in any of the following activities: mountaineering, rock climbing, caving, parachuting, sky diving, hang gliding, bungee jumping, rodeo, racing (for example, but not limited to automobile, motorcycle, or horse) or racing of any water device (e.g. seadoo).

Contact **Stephanie Ritchie** for more information at **(250) 294-3622** or **stephanie@cooperfinancial.com**

* Benefits and rates shown are for Primary plan. Other coverage types available. Fracture Accident Benefit insured by Chubb Life Insurance Company of Canada. This is a brief overview of the benefits and some key definitions, exclusions, and limitations. Please refer to the Policy Booklet for complete details. In the event of any inconsistencies between this overview and the policy wordings, the actual policy wordings will prevail. JUL18

The EDGE Travel Plus Medical Emergency Coverage is an integral part of the EDGE plans, and an important and affordable way to protect against medical emergencies while travelling. The financial impact from a loss associated with an accident while travelling can be devastating to an insured and their entire family.

ISSUE AGES

- Available for Canadian Resident applicants aged 18-64.
- Policy terminates on the annual renewal date following the Insured's 65th birthday.
- Must be a permanent resident of Canada.
- Must be covered by the Government Health Insurance Plan of your Canadian province or territory of residence for the full duration of your trip.

FEATURES

- Provides up to \$5,000,000 of coverage for reasonable and customary medical expenses as part of the emergency treatment arising from a medical condition.
- Covered expenses include hospital accommodations, physician charges, diagnostic services, paramedical services, ambulance services, emergency air transportation, transportation to bedside, and more.
- Emergency Assistance Service available 24 hours, 7 days a week, no matter where you travel.
- Unlimited number of trips and within the first 30 consecutive days of each trip.

INTERNATIONAL ASSISTANCE SERVICES

Emergency Call Centre	Interpretation Service
Referrals	Lost Document and Ticket Replacement
Benefit Information	Emergency Cash Transfer
Medical Consultants	Direct Billing
Urgent Message Relay	Claims Information

ANNUAL COST

- Single: \$120 / year*
- Family: \$210 / year*

Travel Plus Medical Emergency Coverage is intended to cover unforeseen, unintended, and unexpected emergency medical events that occur while you travel out of your Province of residence. All eligible expenses for emergency hospital and/or medical services and travel assistance benefits for the necessary emergency medical treatment of an illness or injury are eligible when incurred within the first 30 days of travel outside your province or territory of residence. Allianz Global Assistance must be contacted before the insured seeks medical treatment.

Contact **Stephanie Ritchie** for more information at **(250) 294-3622** or stephanie@cooperfinancial.com

* Other rates available for Ontario, Manitoba, Quebec, and Saskatchewan residents. Travel Plus Medical Emergency coverage insured by Allianz Global Assistance. This is a brief overview of the benefits and some key definitions, exclusions, and limitations. Please refer to the Policy Booklet for complete details. In the event of any inconsistencies between this overview and the policy wordings, the actual policy wordings will prevail. JUL18