



UBC Emeritus College

Voluntary Affinity Group Benefits

June 2024

UBC Emeritus College & Johnson



THE UNIVERSITY OF BRITISH COLUMBIA
Emeritus College

The UBC Emeritus College and Johnson have been partners since 1999.

Key group offerings provided:

- Home Insurance (belairdirect)
- MEDOC® Travel Insurance
- Extended Health Care (EHC) with Optional Prestige Travel Insurance
- Dental
- Stand-alone Trip Cancellation & Interruption Travel Insurance



Johnson Insurance is becoming
belairdirect.

belairdirect.com/win2500



Extended Health Care (EHC) with Optional Prestige Travel Insurance

JOHNSON 

EHC with Optional Prestige Travel Plan



- Alternative (or in addition) to Sun Life Plan
- Key plan differences

	UBC RSB EHC Plan 3	Johnson EHC Plan
Plan Reimbursement	80% (1 st \$1,000); 100% thereafter	80%
Deductible	\$1,000 per person/couple/family per calendar year	None
Lifetime Maximum	\$200,000	\$200,000
Prescription Drugs	Covered	\$2,000 or \$4,000 per household per calendar year Mandatory Generic Substitution \$10 dispensing fee cap per prescription Vaccines (\$100 per calendar year)

EHC with Optional Prestige Travel Plan



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	UBC RSB EHC Plan 3	Johnson EHC Plan
Health Education	Not Covered	\$100 per calendar year
Hearing Aids	Not Covered (except for dependent children)	\$600 per 3 calendar years
Paramedical Services	Individual limits per practitioner	Combined \$1,000 per calendar year
Vision Care	Not Covered	\$400 per 2 calendar years 1 exam per 2 calendar years up to \$100
Travel (optional add-on to Johnson EHC Plan)	<p>Unlimited number of trips (up to 90 days per trip)</p> <p>Combined lifetime maximum of \$200,000 for in-province & out-of-province/country expenses</p> <p>No Trip Cancellation/Interruption/Delay</p>	<p>Unlimited number of trips (up to 62 or 93 consecutive days outside Canada per trip) \$10,000,000 emergency medical coverage \$8,000 trip cancellation, interruption & delay insurance per trip</p> <p>No stability clause (sudden & unforeseen medical emergencies)</p> <p>No Health Option Questionnaire (if joining from a group plan)</p> <p>Baggage & Personal Effects</p>

Our Journey Together

Summary of Enhancements – September 2023



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Designed by UBC Emeritus College members for UBC Emeritus College members ensuring the unique needs and challenges faced by UBC Emeritus College members are at the forefront of the plan.

Extended Health Care & Dental Plans:

- Change of insurer from Desjardins to Manulife effective September 1, 2023

Extended Health Care Plan:

- Added Registered Shiatsu Therapists (RST) under Paramedical Services
- Added lens implant after eye surgery benefit (\$200 maximum per 2 Calendar years, per insured person providing coverage for intraocular lens after ANY type of surgery)
- Added Glucose Monitoring system benefit (\$300 maximum every 3 Calendar years per insured person for one Continue Glucose Monitor (CGM) receiver or Flash Glucose Reader & an additional \$300 maximum per calendar year for insulin pump supplies)
- Added grab bars and/or bathtub rail benefit (2 per lifetime maximum \$200)
- Added raised toilet seat and transfer benches benefit (1 per lifetime maximum \$200)

Prestige Travel Plan & MEDOC Travel Insurance:

- The overall maximum amount for Emergency Medical Travel Insurance increased to \$10,000,000 per insured person, per trip (from \$5,000,000 per insured person, per policy year previously).

JOHNSON 

Choose the right travel plan to meet your needs

	Prestige Travel*	MEDOC® Travel	Stand-Alone Trip Cancellation
Days of Travel Within Canada	Unlimited travel (no set duration within Canada)	Unlimited travel (no set duration within Canada)	Unlimited travel (no set duration within Canada)
Days of Travel Outside Of Canada	Choice of 62 or 93 days outside of Canada	Choice of 17 or 35 days outside of Canada	Any number of trips in the policy year of any duration
Medical Questionnaire	No	Yes (discounted rates available)	No
Emergency Medical Coverage	\$10,000,000 per insured, per trip	\$10,000,000 per insured, per trip	Not Covered
Trip Cancellation and Interruption	\$8,000 per insured, per trip	\$8,000 per insured, per trip	\$12,000 per insured, per trip
Stability Requirement	Covers Sudden & Unforeseen medical emergencies	90-day Stability period	90-day Stability period

***In-Province Extended Health Care (EHC) Plan must be purchased to access Prestige Travel Insurance**

belairdirect Scholarship Program 2024



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- ▶ Opens: May 15, 2024
- ▶ belairdirect offers 50 Scholarships at \$1,000 each
- ▶ Must be a Canadian resident completing high school in 2024 and enrolled in a post-secondary institution on a full-time basis for the 2024-2025 academic year
- ▶ Open to children and grandchildren of all UBC Emeritus College members (do not have to be belairdirect policyholders)
- ▶ <https://www.belairdirect.com/scholarship>
- ▶ scholarshipfund@belairdirect.com
- ▶ 1-844-567-1237
- ▶ Closes: July 31, 2024



belairdirect.
insurance. simplified.®

Any questions?

Prestige Travel, EHC & Dental:

1.866.799.0000

pbservicewest@johnson.ca

MEDOC Travel Insurance:

1.866.606.3362

travelinsurance@johnson.ca

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