

## Extended Health/Dental Insurance and Travel Insurance Options for KPU Retirees

*This information is provided from the experience and research of the KPU Retirees Association. It is subject to change at the whim of the insurers.*

**Individual Plans** are written for individuals, couples, or families. Premiums can depend on age, medical pre-conditions, and other details.

**Group Plans** are written for members of groups (typically associations). Premiums are the same for all members of the group regardless of age or medical pre-conditions.

All BC residents that have [Medical Services Plan](#) (MSP) coverage, should be members of the [BC Fair PharmaCare Plan](#). This program may assist with prescription and other medical expenses after the annual or lifetime amounts from private extended health insurance plans has run out. Reimbursement is based on family income. Sign up online.

We recommend that KPU employees should immediately switch to an extended health insurance provider at retirement to ensure seamless coverage and maximize the number of group options that are available to KPU retirees.

This document lists several health insurance plan options, but there are other companies that may also have plans that will work for KPU retirees. Retirees are responsible to examine and compare the coverage and conditions for each insurance plan and decide which insurance package most effectively supports their current and future needs.

At retirement KPU employees may be eligible to apply for extended health, dental and travel insurance from the following providers:

### [Green Shield Canada](#)

- Extended Health, Dental, and Travel group insurance plans are available to retired KPU employees through the [College Pension Plan](#) and the [Public Service Pension Plan](#).
- Please note that retirees receiving the College Pension Plan must apply for health coverage within 60 days of the pension effective date. If you do not enrol within 60 days of that date, retirees may still be able to enrol at a later date, but restrictions will apply.

### [Johnson](#)

- Group extended health, dental, and travel insurance plans are available to retired KPU staff via BCGREA ([BC Government Retired Employees Association](#)).
- Travel and trip cancellation insurance is available to KPURA members via our COSCO membership.

### [Manulife \(FollowMe Health & Dental Insurance\)](#)

- Health and dental insurance coverage can be continued after retirement from KPU.

### [Pacific Blue Cross](#)

- BC residents can access individual insurance plan coverage.

### Retired Teachers of Ontario ([RTOERO](#))

- Post-secondary educators can become members of RTOERO and access group health, dental, and travel insurance plans. See website for more information.

## Other Travel Insurance Plans to consider:

### [Medoc Travel Insurance \(Johnson\)](#)

- Travel insurance is available to retired faculty members through Association of BC College Pension Plan Retirees membership (ABC CPPR) and to retired staff members through BCGREA.

### [Allianz Global Assistance](#)

- Travel insurance is available on an individual basis. A medical questionnaire is required. Various trip coverage options are available.

### [The Destination: Travel Group Inc.](#)

- Travel leisure and snowbird plans are available. The website offers free quotes.

### [SoNomad](#)

- Travel insurance including medical, trip cancellation & interruption, and visitors (to Canada) plans are available. Snowbird options area also listed. See website for details and quotes.

## How do I decide which is the best plan for me?

Every KPU retiree has unique requirements for health and dental insurance coverage. This will depend on existing or future health issues anticipated for you and your spouse/partner, and other dependents. Selecting a health insurance provider is complicated because each provider offers a different set of reimbursement strategies. Below is a list of questions that you may want to consider as you review options outlined within each insurance plan. Please remember that continuous enrolment in a group or individual plan can ease acceptance by another insurance provider if you wish to switch to another provider at some point.

### Submitting Claims

1. Will this plan pay directly when a claim is submitted from a medical practitioner or pharmacy?
2. Can claims, that have not been directly submitted by a medical practitioner, be submitted online or by mail?

### Claim amounts, deductibles, and percentages

1. Does the provider state a reimbursement maximum amount for each claim category?
2. Are there deductibles for each claim category? How much is the deductible? Is the deductible renewed each calendar year?
3. Will only a percentage of eligible expenses be reimbursed?
4. Will only a percentage or dollar value of paramedical service fees (chiropractor, physiotherapist, massage therapist) be reimbursed? What is the percentage or dollar value? Is the maximum benefit that can be claimed a combination of all paramedical services per year?
5. What are the maximum reimbursements per year or multiple years for vision, hearing care, orthotics/orthopedic footwear?
6. What is the deductible for dental care? What are the percentages reimbursed for basic and comprehensive dental services? Are major services covered? Is there an annual maximum reimbursement?

### Limitations, per year or lifetime

1. Are there limitations or exclusions? For example, is there an annual dollar limit for prescription drug reimbursements per year or per lifetime?
2. Is there a lifetime plan reimbursement maximum?

## Travel Insurance Options

1. Is your travel insurer the first payer?
2. Will the travel insurer co-ordinate with other group plan insurers including MSP?
3. What is the timeline (number of days) of health stability required before the commencement of a trip? If the condition is not stable during this prescribed period, coverage for that condition during your trip may be withheld.
4. Does your travel insurer also offer trip cancellation, interruption or delay caused by unforeseen circumstances, lost baggage, and/or document replacement insurance coverage?
5. What is the length limit of coverage per trip (days or months)? Is there an option to increase the number of days of coverage?
6. Is there an option for multiple trip coverage per year?
7. What is the maximum reimbursement per year or per trip?
8. Is there an annual medical questionnaire required?
9. What are the reimbursement rates for eligible expenses?
10. What are the options to contact the insurer when you are abroad and require assistance?