

**BCAC Group Insurance** (offered through STRATA Benefits)  
Health, Travel, and Dental Insurance (for farms with less than 4 employees)



BC AGRICULTURE COUNCIL

<b>'BASIC PLAN' PACKAGE</b>	
Applicant Accidental Death & Dismemberment(AD+D)	\$100,000 on Applicant only
Ambulance	100% of charges for in-province professional ambulance service required because of sickness or injury
Semi-Private Hospital	100% of charges for semi-private hospital room
Travel Health (Out-of-province/country)	<ul style="list-style-type: none"> <li>✓ 100% of emergency medical expenses</li> <li>✓ 60-day per-trip maximum</li> <li>✓ \$1,000,000 maximum/person/sickness or injury</li> </ul>
Hearing Aids	Cost and installation of hearing aid(s), including repair and replacements, to a \$400 maximum/person/60 months
Second Opinion Consult Services	WorldCare second opinion consult services specializing in medical advisory assistance, providing covered persons with the ability to have their diagnoses and treatment plan evaluated confidentially and securely by world-class physician specialists.

<b>'ENHANCED PLAN' PACKAGE</b>	
<b>Basic Plan Coverage - PLUS:</b>	
Eye Examinations	1 exam @reasonable & customary charge/person/24 months (per 12 months for dependents under age 18)
Basic Dental	<ul style="list-style-type: none"> <li>✓ 80% routine services (cleanings, fillings, extractions)</li> <li>✓ \$600 maximum/person/benefit year</li> <li>✓ Deductible: \$50 single, \$75 couple, \$100 family</li> </ul>
Prescription Drugs	<ul style="list-style-type: none"> <li>✓ 80% coverage with no deductible</li> <li>✓ \$1,000 maximum/person/benefit year</li> </ul>
Paramedical Practitioners	<ul style="list-style-type: none"> <li>✓ 80% coverage with no deductible</li> <li>✓ \$350 maximum/person/service/benefit year</li> <li>✓ Chiropractor, Physiotherapist*, Osteopath, Naturopath, Podiatrist, Massage Therapist*, Psychologist*, Speech Therapist*</li> </ul> <p><i>* requires physician prescription</i></p>

*Deductibles and maximums are based on calendar year.*

*Must apply prior to age 65, then coverage available until primary applicant's age 70.*

*Conversion option is available at age 70. No medical evidence is required, but application for conversion must be made within 30 days of termination of group coverage.*

DISCLAIMER: Where there is a discrepancy or conflict between the description in this summary and the master policies (Policy) (Policy G.7349 issued by Co-operators Life Insurance Company and Policy 100000 issued by Sun Life Financial) the terms and conditions of the Policy will prevail.

<b>BASIC PLAN</b>				<b>Annual Rates (BC)</b>				<b>ENHANCED PLAN</b>			
Primary Applicant Age	Applicant Only	Couple	Family	Primary Applicant Age	Applicant Only	Couple	Family	Primary Applicant Age	Applicant Only	Couple	Family
Under 30	\$194.16	\$297.36	\$400.56	Under 30	\$1,056.36	\$1,848.12	\$2,639.76	Under 30	\$1,056.36	\$1,848.12	\$2,639.76
30 - 39	\$225.48	\$353.88	\$482.16	30 - 39	\$1,145.04	\$2,007.72	\$2,870.16	30 - 39	\$1,145.04	\$2,007.72	\$2,870.16
40 - 44	\$256.92	\$410.16	\$563.64	40 - 44	\$1,233.24	\$2,167.20	\$3,100.44	40 - 44	\$1,233.24	\$2,167.20	\$3,100.44
45 - 54	\$262.92	\$421.08	\$579.48	45 - 54	\$1,161.00	\$2,036.40	\$2,911.68	45 - 54	\$1,161.00	\$2,036.40	\$2,911.68
55 - 69	\$408.84	\$684.00	\$958.92	55 - 69	\$1,338.48	\$2,356.32	\$3,373.92	55 - 69	\$1,338.48	\$2,356.32	\$3,373.92

*Note: Health premiums can be written off as farm expense*

*Health Underwritten by Co-operators Life Insurance Company and AD+D by SunLife*

For more information

Call: 1-800-663-5793

e-mail: [benefits@bcac.bc.ca](mailto:benefits@bcac.bc.ca)

**Group Insurance** (offered through STRATA Benefits)  
**Disability Insurance** (for farms with less than 4 employees)

Farmers that are interested in disability coverage now have access through BCAC, to a **group disability program** underwritten by The Co-operators. This program offers farmers and their employees the option of choosing between disability payments to age 65, which is the norm, or for a 5-year period.

The 5-year period plan is designed for farms that have significant equity, but need time to liquidate their assets and develop an effective exiting tax strategy.

**BCAC members receive preferred group rates**

DISABILITY COVERAGE	
Applicant and Employees Only	Monthly benefit in \$500 increments from \$1,000 to \$3,000
	<b>Benefit Period:</b>
	Option 1: Benefits paid for maximum of 60 months
	Option 2: Benefits paid to date of insured's 65 <sup>th</sup> birthday
	<b>Elimination Period:</b>
	Option 1: 90 days
	Option 2: 120 days
	Option 3: 180 days
	Based on 2-year <u>own</u> occupation; <u>any</u> occupation thereafter
	85% all source offset (e.g. Worker's Compensation, Automobile Insurance Act, disability benefits under CPP)

**Step 1** – Select **Benefit Period** (60-month or to age 65)

**Step 2** – Select **Elimination Period** (90, 120, or 180 day) for to age 65 benefit period, or 180 day for the 60 month Benefit Period

**Step 3** – Select **Monthly Benefit Payments** in \$500 increments ranging from \$1,000 - \$3,000/month

## DISABILITY INSURANCE (annual premiums) <sup>1</sup>

60-Month Benefit			Benefit to Age 65						
Applicant	180-Day Elim.*		Applicant	90-Day Elim.*		120-Day Elim.*		180-Day Elim.*	
Age	\$1,000	per \$500	Age	\$1,000	per \$500	\$1,000	per \$500	\$1,000	per \$500
Under 35	\$165.60	\$82.80	Under 35	\$207.12	\$103.56	\$199.44	\$99.72	\$188.28	\$94.14
35 - 39	\$201.60	\$100.80	35 - 39	\$297.72	\$148.86	\$286.92	\$143.46	\$270.60	\$135.30
40 - 44	\$237.60	\$118.80	40 - 44						
45 - 49	\$327.60	\$163.80	45 - 49	\$520.80	\$260.40	\$503.28	\$251.64	\$474.72	\$237.36
50 - 54	\$416.40	\$208.20	50 - 54						
55 – 59	\$582.00	\$291.00	55 – 59	\$934.32	\$467.16	\$900.36	\$450.18	\$849.36	\$424.68
60 – 64	\$746.40	\$373.20	60 – 64						

\* period from date of total disability until first benefit payment

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 email: [benefits@bcac.bc.ca](mailto:benefits@bcac.bc.ca)

<sup>1</sup>Underwritten by Co-operators Life Insurance Company

