# The Johnson Personal Health Plan

Designed with you in mind, the Johnson Personal Health Plan is an affordable health and dental benefit plan, offering you a choice in coverage through the Optimum, Preferred and Standard Plan options.

## Who is covered?

The Johnson Personal Health Plan is available to members of sponsored groups who are Canadian residents and are covered under their government health insurance plan. Certain eligibility requirements may apply. Coverage is medically underwritten and available for singles, couples, and families.

Available Coverages		
Single 1 applicant		
Couple	1 applicant + 1 dependent	
Family	1 applicant + 2 or more dependents	

#### **DID YOU KNOW?**

Having a pre-existing condition does not exclude you from participating in the Johnson Personal Health Plan.\*

Premiums for the Johnson Personal Health Plan are eligible medical expenses under the Canadian Federal Income Tax Act.

\*Alternative or limited coverage may be available based on the health and other information provided in the application for coverage.

#### What is Covered?

(Note: Maximums listed are per covered person.)

(Note: Maximums listed are per covered person.)					
HEALTH					
OPTIMUM PLAN	PREFERRED PLAN	STANDARD PLAN			
	Prescription Drugs				
90% reimbursement (\$5,000/year)	80% reimbursement (\$2,500/year)	Not covered			
	Vision				
Year 1&2: \$150/24 months; Year 3&4: \$200/24 months; Year 5+: \$250/24 months	\$150/ 24 months	\$150/ 24 months			
	Eye Exam				
\$80/ 24 months	\$65/ 24 months	\$65/ 24 months			
	Hospital				
Private & Semi-Private Rm. 30 days/year	Private & Semi-Private Rm. 30 days/year	Not covered			
Professio	nal/ Registered T	herapists			
\$500/year (\$25/visit, 20 visits/year)	\$400/year (\$20/visit, 20 visits/year)	\$300/year (\$20/visit, 15 visits/year)			
	Accidental Denta	I			
\$10,000/year	\$5,000/year	\$5,000/year			
	ergency Transport				
Land	or air to nearest h	nospital			
	Hearing Aids				
\$500 every 4 years	\$350 (years 1-4) \$500 every 4 years thereafter	'			
Home Suppor	t Services and Me	dical Items			
Year 1: \$2,000 Year 2: \$4,000 Year 3+: \$6,000	Year 1: \$2,000 Year 2: \$3,000 Year 3+: \$4,000 Year 4+: \$5,000	Year 1: \$2,000 Year 2: \$3,000 Year 3+: \$4,000 Year 4+: \$5,000			
¢2.000/	Medical Services	¢2.000/:			
\$2,000/year	\$2,000/year	\$2,000/year			

DENTAL				
OPTIMUM PLAN	PREFERRED PLAN	STANDARD PLAN		
	Maximum			
Year 1: \$700 Year 2: \$900 Year 3+: \$1,100	Not covered	Year 1: \$500 Year 2: \$650 Year 3+: \$800		
	<b>Basic Services</b>			
80% reimbursement (Recall once every 9 months)	Not covered	80% reimbursement (Recall once every 9 months)		
Comp	rehensive Basic	Services		
Year 1: 60% Year 2: 70% Year 3+: 80%	Not covered	Year 1: 50% Year 2: 70% Year 3+: 80%		
Major Restorative Services				
<b>Year 3+</b> : 50% reimbursement	Not covered	Not covered		

# The Johnson Personal Health Plan is your solution if you are:

- A small business owner
- Self-employed or a contract worker
- Employed on a part-time, seasonal, or temporary basis

# Call us or apply online.

1.800.461.4155 www.johnson.ca/personalhealth

Coverage provided by





# **The Johnson Difference**

#### No Waiting Period

Coverage begins the first of the month following the approval of your application.

#### Pay-Direct Card

Eligible expenses can be submitted electronically through most pharmacies, dental offices, hospitals, and professional services offices.

## Increasing Maximums

As your plan enrollment continues, your benefit coverage and plan maximums increase.

#### Automatic Renewal

Coverage is automatically renewed annually under the same plan, even if there is a change in your health status.

#### Portability

Coverage can be continued if you change employers as the only requirements are Canadian residency and provincial government health plan coverage.

#### Professional Services & More

Coverage for services include athletic therapist, acupuncture, massage therapy, chiropractor and physiotherapy.

Enjoy peace of mind knowing the health and dental needs of you and your family are covered.

Call us or apply online It's easy to enroll.

1.800.461.4155

www.johnson.ca/personalhealth



coverage provided by

# GREEN SHIELD CANADA

Important Notice: The benefits outlined in this brochure do not constitute a contract. Actual details, terms, conditions, limitations and exclusions are detailed in the contract provided by Johnson Inc.

The Johnson Personal Health Plan is administered by Johnson Inc. Claims and risk are managed by Green Shield Canada. The content appearing herein is for information purposes and is not an offer of insurance. It is not meant to substitute or replace any policy contract.



Johnson Personal Health Plan
Designed with you in mind.

**Health and Dental Coverage** 

green shield canada



# Johnson Personal Health Plan Monthly Premium Rates

Optimum Plan (Extended Health, Drugs & Dental)

Preferred Plan	
(Extended Health & Drugs	)

	Stan	dard	Pla	n
Exte	nded	Healt	h &	Denta

ONTARIO & ATLANTIC			
Age Bands	Single	Couple	Family
18-44	\$116.34	\$220.43	\$289.63
45-54	\$125.28	\$237.21	\$311.59
55-59	\$137.01	\$259.28	\$340.55
60-64	\$152.93	\$288.97	\$379.29
65+	\$144.23	\$271.86	\$356.36

ONTARIO & ATLANTIC				
Age Bands	Single	Couple	Family	
18-44	\$64.58	\$122.05	\$160.27	
45-54	\$73.62	\$139.05	\$182.44	
55-59	\$85.56	\$161.54	\$211.82	
60-64	\$101.91	\$192.11	\$251.63	
65+	\$91.80	\$172.31	\$225.27	

ONTARIO & ATLANTIC			
Age Bands	Single	Couple	Family
18-44	\$65.11	\$123.77	\$162.84
45-54	\$66.62	\$126.68	\$166.61
55-59	\$68.13	\$129.48	\$170.37
60-64	\$69.42	\$131.94	\$173.61
65+	\$70.93	\$134.86	\$177.38

BRITISH COLUMBIA, SASKATCHEWAN, MANITOBA & TERRITORIES			
Age Bands	Single	Couple	Family
18-44	\$94.92	\$180.05	\$236.67
45-54	\$100.96	\$191.25	\$251.42
55-59	\$108.81	\$206.00	\$270.68
60-64	\$119.58	\$226.01	\$296.73
65±	\$114 19	\$215.57	\$282 72

BRITISH COLUMBIA, SASKATCHEWAN, MANITOBA & TERRITORIES			
Age Bands	Single	Couple	Family
18-44	\$45.20	\$85.45	\$112.25
45-54	\$51.56	\$97.40	\$127.74
55-59	\$59.94	\$113.12	\$148.30
60-64	\$71.35	\$134.55	\$176.18
65.	\$64.25	\$120.65	\$157.66

MANITOBA & TERRITORIES			
Age Bands	Single	Couple	Family
18-44	\$58.99	\$112.15	\$147.57
45-54	\$60.06	\$114.19	\$150.14
55-59	\$61.14	\$116.13	\$152.83
60-64	\$61.99	\$117.85	\$155.10
65+	\$63.06	\$119.90	\$157.67

**BRITISH COLUMBIA, SASKATCHEWAN,** 

ALBERTA			
Age Bands	Single	Couple	Family
18-44	\$106.22	\$201.24	\$264.43
45-54	\$113.66	\$215.24	\$282.74
55-59	\$123.33	\$233.45	\$306.74
60-64	\$136.70	\$258.08	\$338.71
65+	\$130.02	\$245.28	\$321.47

ALBERTA			
Age Bands	Single	Couple	Family
18-44	\$54.34	\$102.68	\$134.75
45-54	\$61.89	\$116.76	\$153.15
55-59	\$71.67	\$135.29	\$177.48
60-64	\$85.35	\$160.69	\$210.30
65+	\$77.61	\$145.61	\$190.29

ALBERTA			
Age Bands	Single	Couple	Family
18-44	\$63.06	\$119.90	\$157.79
45-54	\$64.47	\$122.48	\$161.12
55-59	\$65.76	\$125.07	\$164.57
60-64	\$66.94	\$127.22	\$167.48
65+	\$68.34	\$129.92	\$170.81

QUEBEC			
Age Bands	Single	Couple	Family
18-44	\$98.00	\$185.63	\$243.86
45-54	\$104.45	\$197.53	\$259.54
55-59	\$112.25	\$212.75	\$278.50
60-64	\$123.41	\$232.78	\$305.35
65+	\$122.80	\$231.34	\$303.10

QUEBEC			
Age Bands	Single	Couple	Family
18-44	\$47.35	\$89.28	\$117.16
45-54	\$53.71	\$101.16	\$132.53
55-59	\$61.28	\$115.51	\$151.28
60-64	\$72.56	\$136.33	\$178.25
65+	\$71.24	\$133.35	\$174.05

QUEBEC			
Age Bands	Single	Couple	Family
18-44	\$67.35	\$128.01	\$168.51
45-54	\$68.89	\$131.09	\$172.40
55-59	\$70.53	\$133.96	\$176.40
60-64	\$71.86	\$136.63	\$179.79
65+	\$73.40	\$139.60	\$183.68

#### Note

Rates and/or benefits are subject to change with thirty (30) days notice to the policyholder.

Coverage Provided by

# **GREEN SHIELD CANADA**







# **Johnson Personal Health Plan**

# **Green Shield Canada**

# **Optimum Plan - Schedule of Benefits**

Prescription Drug Benefits
----------------------------

Extended Health Benefits	Maximums
Accidental dental	\$10,000 per benefit year
Ambulance transportation	Land or air transportation to nearest hospital
Audio / hearing aids	\$500 every 48 months
Compression stockings	2 pairs every 4 months
Footwear  Custom made foot orthotics  Custom made boots or shoes	\$250 every 24 months \$500 every 24 months
Home support services	\$2,000 in year 1 \$4,000 in year 2 \$6,000 per year thereafter
<ul><li>Medical items</li><li>Surgical bra</li><li>Wigs</li></ul>	\$2,000 in year 1 \$4,000 in year 2 \$6,000 per year thereafter 2 every 12 months \$400 per lifetime
Medical services	\$2,000 per benefit year
Professional services / Registered therapists:  • Acupuncturist	\$25 per visit; 20 visits per benefit year
Chiropractor	\$25 per visit; 20 visits per benefit year
Footcare specialist (Chiropodist / Podiatrist)	\$25 per visit; 20 visits per benefit year
Massage therapist	\$25 per visit; 20 visits per benefit year
Naturopath	\$25 per visit; 20 visits per benefit year
Osteopath	\$25 per visit; 20 visits per benefit year
Physiotherapist / Kinesiologist / Athletic Therapist	\$25 per visit; 20 visits per benefit year combined
Psychologist / Registered Social Worker (RSW)	\$500 per benefit year combined
Speech therapist	\$500 per benefit year

Vision Benefits	Maximums
Eye examinations	1 every 24 months up to \$80
Prescription eyeglasses, contact lenses, laser eye surgery	\$150 in the first 24 months \$200 in the second 24 months \$250 every 24 months thereafter

Benefits 55 days per benefit year
-----------------------------------





Dental Benefits	
Maximum	\$700 in year 1; \$900 in year 2; \$1,100 per year thereafter
Basic Preventive and Restorative Services	Paid at 80%
Basic diagnostic, basic preventive, basic restorative, basic oral surgery	Complete oral examinations, emergency and specific examinations, full series X-rays and panoramic X-rays – once every 3 years
	Recall frequency including preventive cleaning (up to 1 unit of polishing plus up to 1 unit of scaling), topical application of fluoride – once every 9 months
	Denture cleaning and bitewing X-rays – once every 12
	months
Comprehensive Basic Services	Paid at 60% in year 1
Endodontic and periodontal treatment and standard	Paid at 70% in year 2
denture services	Paid at 80% thereafter
	Periodontal scaling and root planing – 8 units every 12
	months
	Occlusal equilibration – 8 units every 12 months
	Relining and rebasing of dentures – once every 3 years
Major Services – starting in year 3	Paid at 50%
Crowns, bridges, dentures	Crowns, Bridges and Dentures – once every 5 years

Note: Maximums listed are per covered person. Benefit year refers to the consecutive 12 month period following the effective date of coverage and each 12 month period thereafter.

Contact Information on the next page







#### **Johnson Personal Health Plan**

## **Green Shield Canada**

# **Preferred Plan - Schedule of Benefits**

Prescription Drug Benefits Paid at 80% \$2,500 per benefit year
---

Extended Health Benefits	Maximums
Accidental dental	\$5,000 per benefit year
Ambulance transportation	Land or air transportation to nearest hospital
Audio / hearing aids	\$350 in the first 4 years \$500 every 4 years thereafter
Compression stockings	2 pairs every 4 months
Footwear  Custom made foot orthotics  Custom made boots or shoes	\$250 every 24 months \$500 every 24 months
Home support services	\$2,000 in year 1 \$3,000 in year 2 \$4,000 in year 3 \$5,000 per year thereafter
<ul><li>Medical items</li><li>Surgical bra</li><li>Wigs</li></ul>	\$2,000 in year 1 \$3,000 in year 2 \$4,000 in year 3 \$5,000 per year thereafter 2 every 12 months \$400 per lifetime
Medical services	\$2,000 per benefit year
Professional services / Registered therapists:  • Acupuncturist	\$20 per visit; 20 visits per benefit year
<ul> <li>Chiropractor</li> <li>Footcare specialist (Chiropodist / Podiatrist)</li> </ul>	\$20 per visit; 20 visits per benefit year \$20 per visit;20 visits per benefit year
Massage therapist	\$20 per visit;20 visits per benefit year
Naturopath	\$20 per visit; 20 visits per benefit year
Osteopath	\$20 per visit; 20 visits per benefit year
Physiotherapist / Kinesiologist / Athletic Therapist	\$20 per visit; 20 visits per benefit year combined
Psychologist / Registered Social Worker (RSW)	\$400 per benefit year combined
Speech therapist	\$400 per benefit year

Vision Benefits	Maximums
Eye examinations	1 every 24 months up to \$65
Prescription eyeglasses, contact lenses, laser eye surgery	\$150 every 24 months

	Semi-Private and Private Hospital Accommodation Benefits	30 days per benefit year
--	--	--------------------------

Dental Benefits	Not covered
-----------------	-------------

Note: Maximums listed are per covered person. Benefit year refers to the consecutive 12 month period following the effective date of coverage and each 12 month period thereafter.

Contact Information on the next page







Not covered

#### **Johnson Personal Health Plan**

Prescription Drug Benefits

## **Green Shield Canada**

#### **Standard Plan - Schedule of Benefits**

1 Tood I profit Drag Bollomo	140t covered
Extended Health Benefits	Maximums
Accidental dental	\$5,000 per benefit year
Ambulance transportation	Land or air transportation to nearest hospital
Audio / hearing aids	\$300 in the first 4 years \$400 every 4 years thereafter
Compression stockings	2 pairs every 4 months
Footwear  Custom made foot orthotics  Custom made boots or shoes	\$250 every 24 months \$500 every 24 months
Home support services	\$2,000 in year 1 \$3,000 in year 2 \$4,000 in year 3 \$5,000 per year thereafter
Medical items  • Surgical bra	\$2,000 in year 1 \$3,000 in year 2 \$4,000 in year 3 \$5,000 per year thereafter 2 every 12 months
Wigs	\$400 per lifetime
Medical services	\$2,000 per benefit year
Professional services / Registered therapists:  • Acupuncturist	\$20 per visit; 15 visits per benefit year
Chiropractor	\$20 per visit; 15 visits per benefit year
Footcare specialist (Chiropodist / Podiatrist)	\$20 per visit; 15 visits per benefit year
Massage therapist	\$20 per visit; 15 visits per benefit year
Naturopath	\$20 per visit; 15 visits per benefit year
Osteopath	\$20 per visit; 15 visits per benefit year

Vision Benefits	Maximums
Eye examinations	1 every 24 months up to \$65
Prescription eyeglasses, contact lenses, laser eye surgery	\$150 every 24 months

\$20 per visit; 15 visits per benefit year combined

\$300 per benefit year combined

\$300 per benefit year

Semi-Private and Private Hospital Accommodation Benefits	Not covered





Speech therapist

Physiotherapist / Kinesiologist / Athletic Therapist

Psychologist / Registered Social Worker (RSW)

Dental Benefits	
Maximum	\$500 in year 1; \$650 in year 2; \$800 per year thereafter
Basic Preventive and Restorative Services Basic diagnostic, basic preventive, basic restorative, basic oral surgery	Paid at 80% Recall frequency – once every 9 months Complete oral examinations, emergency and specific examinations, full series X-rays and panoramic X-rays – once every 3 years Recall frequency including preventive cleaning (up to 1 unit of polishing plus up to 1 unit of scaling), topical application of fluoride – once every 9 months Denture cleaning and bitewing X-rays – once every 12 months
Comprehensive Basic Services Endodontic and periodontal treatment and standard denture services	Paid at 50% in year 1 Paid at 70% in year 2 Paid at 80% thereafter Periodontal scaling and root planing – 8 units every 12 months Occlusal equilibration – 8 units every 12 months Relining and rebasing of dentures – once every 3 years

**Note:** Maximums listed are per covered person. Benefit year refers to the consecutive 12 month period following the effective date of coverage and each 12 month period thereafter.

Contact Information on the next page





# **Contact Information**

Please keep this sheet handy for future reference regarding information on the **Johnson Personal Health Plan**.

#### **Notification of Change**

To ensure there are no disruptions to your benefits, please contact Johnson Inc., the Plan Administrator, immediately in the event of:

- Changes in status (family status, marital status, death);
- Changes in plan options;
- Change of address or province of residence;
- Change of bank account details (financial institution and/or account numbers).

**Note:** If you change your address, Johnson Inc. requires specific written notification. Otherwise, all correspondence to the Member will be sent to the address as it appears on the application for this Contract.

To receive a Premium Confirmation letter for tax purposes, please contact Johnson Inc.

**Email:** personalhealth@johnson.ca

**Telephone:** 905.764.4959

**Toll-Free:** 1.800.461.4155 **Fax:** 1.866.623.8257

Mail:

Johnson Inc.

Group Benefits, Service 1595 16<sup>th</sup> Avenue, Suite 100 Richmond Hill, ON L4B 9Z9

#### **Claims Inquiries**

For claims inquiries, to determine eligibility for a specific item or service, or to obtain pre-authorization requirements, please contact Green Shield Canada's Customer Service Centre at 1.888.711.1119 Monday to Friday (excluding holidays), 8:30am to 8:30pm EST/EDT, or visit greenshield.ca to email your question.

Claim Reimbursement (refer to Claiming Information section of the Contract for complete details)

#### **Register for Plan Member Online Services**

#### QUICK, CONVENIENT AND EASY....register today!

Plan Member Online Services provides you with instant access to important benefit plan information. We are making it easier for you to access your benefit eligibility, to determine when you are eligible for your next pair of glasses, as well as giving you information about claims payments.

**Plan Member Online Services includes:** ID card download, claims information, direct deposit, benefit eligibility and personalized claim forms. Registration is quick and easy. You'll need your GSC ID number and the registration key that was included with your ID card. Just select the login button at **greenshield.ca** (top right corner) and follow the instructions.



