

DENTAL CARE OPTIONS – Available to EHC Enrollees Only

There are 2 Dental Care Plans available to MARGE members:

BASIC and ENHANCED

BASIC Dental Care Coverage (January to December)

- \$1,000 annual maximum combined for Basic/ Minor Restorative Services, per insured person
- 80% Basic/Preventative Services, including:
 - Denture repairs, fillings, 2 oral exams per calendar year, 8 units of scaling and/or root planing per year, and 4 units of dental facility fees for surgical removal of teeth
- 80% Minor Restorative, including:
 - Endodontics/Periodontics

Note: Major Restorative procedures are not covered

ENHANCED Dental Care Coverage (January to December)

- \$1,000 annual maximum per insured person combined for Basic/Minor Restorative Services
- 85% Basic/Preventative Services; includes same coverage as Basic Plan
- 85% Minor Restorative; includes same coverage as Basic Plan
- 60% Major Restorative procedures (must be pre-authorized by mail)
 - \$1,000 annual maximum for Major Restorative Services, per insured person
 - Crowns/Posts/Inlays/Onlays
 - Bridges/Dentures/Implants

PRESTIGE TRAVEL INSURANCE – Available to EHC Enrollees Only

Travel Insurance coverage with no evidence of good health required. Highlights of Prestige Travel Insurance coverage:

- Unlimited number of trips within Canada (outside your province) of any duration
- Unlimited number of trips outside Canada of up to 62 or 93 consecutive days, depending on your Base Plan selection
- Emergency Medical Insurance benefit maximum of up to \$5,000,000 per insured, per policy year, including coverage for COVID-19 related incidents
- Trip Cancellation/Interruption/Delay benefits of up to \$8,000 per insured, per trip¹ – NEW Effective April 1, 2023: Trip cancellation, interruption, and delay coverage is available if you are unable to travel or have to interrupt your trip due to you or your travel companion contracting COVID-19.
- Baggage and Personal Effects benefits of up to \$1,500 per insured, to a maximum of \$3,000 per family
- 24-Hour Emergency Help Line – contact **Global Excel Management Inc.** toll-free at: **1.800.709.3420**
- A Supplemental Plan is available for a longer trip of up to 212 consecutive days outside of Canada (depending on province of residence). **A 93-day Base Plan is required in order to purchase a Supplemental Plan.** Contact the Plan Administrator, Johnson Inc., for more details.
- **A \$1,000 deductible option is available. Selecting this deductible option will reduce your 62 or 93-day Base Plan premium by 10%. The selected deductible will also apply to any Supplemental plans you purchase, although only the 62-day or 93-day Base Plan premium is reduced.**

Additional Benefits Available to MARGE Members

- Standalone Trip Cancellation & Interruption Travel Insurance
- MEDOC® Travel Insurance
- Home Insurance

If you have questions or would like further information, please contact the Plan Administrator, Johnson Inc. toll free at 1.877.989.2600 or email: pbservicewest@johnson.ca

CONTACT A REPRESENTATIVE TODAY:

Toll Free: 1.877.989.2600 (Option #2)
Fax: 1.780.420.6082
Toll Free Fax: 1.866.226.1430
Email: pbservicewest@johnson.ca

JOHNSON INC.
P.O. Box 4005, STN A
Toronto, Ontario
M5W 0M7

https://marge.johnson.ca

Effective May 2023

MARGE MEMBER PLAN SUMMARY

Manitoba Association of Retired Government Employees

VOLUNTARY HEALTH / DENTAL / TRAVEL COVERAGE FOR MARGE MEMBERS

- EXTENDED HEALTH CARE
- DENTAL CARE
- PRESTIGE TRAVEL INSURANCE

Contact Johnson Inc. Today!

1.877.989.2600 (option #2)



Johnson Inc. is a licensed insurance intermediary. Johnson Inc. administers the EHC Plan and the options for Prestige Travel, Dental Care and Trip Cancellation & Interruption Travel Insurance ("Options"). The EHC Plan and Dental Care Option are underwritten by Desjardins Financial Security ("DFS"). Coverage under the EHC Plan is subject to proof of enrolment in the applicable Provincial Pharmacare program. Prestige Travel Insurance and Trip Cancellation & Interruption Travel Insurance are underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA"). Valid provincial/territorial health plan coverage required. Travel assistance is provided by Global Excel Management Inc. Coverage for Trip Cancellation begins the day of booking your trip provided your insurance is in effect. If a trip is booked prior to Trip Cancellation insurance being in effect, coverage for that trip will begin the day that the insurance premium is paid and the policy is issued. Trip Cancellation, Interruption & Delay Insurance benefits apply only to travel arrangements booked prior to departure. Eligibility requirements, limitations and exclusions may apply and/or may vary by province/territory. The information provided in this summary is for informational purposes only and should not be considered legal or insurance advice. Policy wordings prevail. For more information, refer to https://marge.johnson.ca. Johnson Inc. and RSA share common ownership.



Comprehensive Insurance Benefits

The Manitoba Association of Retired Government Employees (MARGE) Inc. has worked with Johnson Inc., a national benefits provider, to develop a voluntary benefit plan available to MARGE members, residing anywhere in Canada.

MARGE members must be in current/continued good standing to join/continue the Extended Health Care Plan (EHC Plan) and to add Dental Care coverage and/or Prestige Travel Insurance. Stand-alone Trip Cancellation & Interruption Travel Insurance is also available to MARGE members.

The Health and Dental Plans are also available with an Enhanced coverage option, in each Plan. This gives you preferred higher coverage limits, and wider protection, than the Basic Plan.

Apply for MARGE membership 3 months before you retire, in order for your coverage to begin the day after retirement.

Newly retired persons can become MARGE members (see MARGE eligibility at www.mbgovretirees.ca/eligibility) and may apply for the EHC Plan within 60 days of losing existing employer group coverage, without providing medical evidence of insurability. In addition, Dental Care applications will not be subject to proration of annual limits.

For late entrants, after 60 days, or after an Open Enrolment period, EHC Plan applications require medical evidence of insurability and may be declined coverage. Dental Care applications are subject to proration of annual limits.

Note: *You must provide proof of enrolment in **your Provincial Pharmacare Program** in order to be covered under the EHC Plan.*

Policy Renewal

The MARGE EHC Plan automatically renews each May 1, subject to agreement with the insurance company, and is subject to the policy terms and conditions located in the governing documents. Plan maximums for Health and Dental apply January 1 to December 31; Drug maximums apply April 1 to March 31.

Governing Document(s)

For complete Plan coverage, exclusions and limitations, please refer to the **Certificates of Insurance/Policies available on the website at marge.johnson.ca.**

Premium Payment

Bank deductions are withdrawn one month in advance. For example, the April 5th deduction pays for May coverage. Provincial Retail Sales Tax is added to the premiums where required by law in each given province such as Ontario and Quebec.

EXTENDED HEALTH CARE PLAN OPTIONS

There are 2 Extended Health Care (EHC) Plan options available to MARGE members, **BASIC** and **ENHANCED**.

BASIC Extended Health Care Coverage (January to December, except for Drugs)

80% coverage for the following eligible expenses, unless otherwise stated (individual limits apply):

Basic Prescription Drug Coverage

- Pay direct drug card to reimburse provincial formulary drugs at 80% to a maximum of **1,925 per family per year (April 1 to March 31):**
 - Subject to mandatory generic substitution pricing
 - \$10 dispensing fee cap and 8% mark-up limit
 - \$100 for vaccination per insured per policy year
- Prescription drug coverage includes:
 - Drugs, sera and injectables, and compounds/ mixtures requiring a prescription and dispensed by a licensed pharmacist
 - Both non-prescription drugs (with a Drug Identification Number) and supplies required as a result of colostomy or ileostomy and/or treatment of cystic fibrosis, diabetes (e.g. test strips), heart disease or Parkinson's

Basic Non-Drug Coverage (per Insured)

- Accidental Dental (\$1,000 per calendar year)
- Ambulance Service (100%)
- Diagnostic Services
- Hearing Aids (\$1,000 per 5 calendar years)
- Home Care (\$50/day, up to 10 days after minimum of 12-hour hospital stay)
- Medical Aids and Appliances (individual limits apply)
- Foot Orthotics/Orthopedic Shoes (\$500 every 2 calendar years, when medically required)

- 14 Paramedical Services (\$75 maximum per visit to a maximum of \$850 per calendar year, all 14 services combined)
 - Acupuncturist
 - Naturopath
 - Athletic Therapist
 - Osteopath
 - Chiropractor*
 - Physiotherapist*
 - Speech Therapist
 - Psychologist/Registered Social Worker
 - Massage Therapist* (Physician recommendation required)
 - Dietitian
 - Podiatrist/Chiropodist
 - Nutritionist

***Note:** *Chiropractor, Massage Therapist and Physiotherapist are \$75 maximum per visit to a maximum of \$600 combined per calendar year.*

- Prescribed Health Education Programs (\$300 lifetime maximum per individual)
- Private Duty Nursing (\$5,000 per calendar year)
- Semi-private Hospital (100%)

ENHANCED Extended Health Care Coverage (January to December, except for Drugs)

All the benefits of the Basic Extended Health Care Plan, with the addition of benefit enhancements.

80% coverage for the following eligible expenses (individual limits apply):

Enhanced Prescription Drug Coverage

- Pay direct drug card to reimburse prescription drugs at 85% for provincial formulary and lowest cost alternative drugs, 75% for all non-formulary prescribed drugs up to **\$2,200 per family per year (April 1 to March 31):**
 - Subject to mandatory generic substitution
 - \$12.50 dispensing fee cap and 8% mark-up limit

Enhanced Non-Drug Coverage (per Insured)

The same benefits as under the BASIC Plan, with the following increases in coverage:

- Hearing Aids (\$1,500 per 5 calendar years)
 - 14 Paramedical Services (\$75 maximum per visit to a maximum of \$1,350 per calendar year for all 14 services combined*)
- *Note:** *Chiropractor, Massage Therapist and Physiotherapist are \$75 maximum per visit to a maximum of \$900 combined per calendar year.*
- Private Duty Nursing (\$10,000 per calendar year)
 - Private Hospital (100%)
 - Vision Care:
 - Prescription Eyeglasses/Sunglasses and Contact Lenses (\$200 combined per 2 calendar years)
 - Ocular examinations, limited to \$100 per 2 consecutive calendar years.

EXTENDED HEALTH CARE (EHC) MONTHLY RATES AS OF MAY 1, 2023			
	SINGLE	COUPLE	FAMILY
BASIC	\$83.00	\$158.25	\$162.25
ENHANCED	\$124.00	\$235.25	\$253.50
DENTAL MONTHLY RATES			
BASIC	\$43.75	\$82.50	\$94.75
ENHANCED	\$63.75	\$120.00	\$135.00

PRESTIGE TRAVEL ANNUAL RATES (annual rates deducted in equal monthly deductions)			
	SINGLE	COUPLE	FAMILY
62-DAY BASE PLAN (\$0 DEDUCTIBLE)	\$629.25	\$1,179.75	\$1,439.50
62-DAY BASE PLAN (\$1,000 DEDUCTIBLE)	\$566.25	\$1,061.75	\$1,295.50
93-DAY BASE PLAN (\$0 DEDUCTIBLE)	\$792.75	\$1,486.50	\$1,813.50
93-DAY BASE PLAN (\$1,000 DEDUCTIBLE)	\$713.50	\$1,337.75	\$1,632.25
<i>Rates shown do not include sales tax. For more information on applicable sales taxes, please contact Johnson Inc.</i>			