

## Additional Benefits Available to UBC EMERITI Members

**Standalone Trip Cancellation & Interruption Travel Insurance**

**Guaranteed Life Insurance**

**Term Life Insurance**

**MEDOC® Travel Insurance**

If you have questions or would like further information, please contact the Plan Administrator, Johnson Inc. toll free at 1-866-799-0000 or email: [pbservicewest@johnson.ca](mailto:pbservicewest@johnson.ca)

### Policy Renewal

The UBC Emeritus College Extended Health Care and Dental Care plans renew each September 1 and are subject to the policy terms and conditions set out in the policy documents that can be viewed at [ubc.johnson.ca](http://ubc.johnson.ca). A new Prestige Travel Insurance Base Plan will be issued each September 1.

### Premium Payment

Monthly premium payments are deducted from your bank account one month in advance on the 5th of each month. For example, the July 5th bank deduction pays for August coverage.

Retail Sales Tax will be added to the premiums where required by law.

## Dental Care Plan Options

Members who apply for Dental Care within 60 days of terminating group coverage are exempt from prorated maximums in the first calendar year.

There are two (2) Dental Care plans available: **BASIC** and **ENHANCED**.

### Basic Dental Care Plan

- 80% Basic / Preventative Services (No annual maximum), includes:
  - » 1 oral exam 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, includes:
  - » Endodontics / Periodontics (\$750 combined calendar year maximum).

Major Restorative procedures are not covered.

### Enhanced Dental Care Plan

- 80% Basic / Preventative Services (No annual maximum):
  - » Includes same coverage as Basic plan.
- 80% Minor Restorative (\$750 calendar year maximum):
  - » Includes same coverage as Basic plan.
- 50% Major Restorative procedures – Must be pre-authorized by mail, and includes:
  - » Crowns / Posts / Inlays / Onlays (\$700 combined calendar year maximum).
  - » Bridges / Dentures / Implants (\$700 combined calendar year maximum).

## Dental Care Monthly Rates

	Single	Couple	Family
<b>Basic</b>	<b>\$62</b>	<b>\$124</b>	<b>\$144</b>
<b>Enhanced</b>	<b>\$75</b>	<b>\$151</b>	<b>\$178</b>

## CONTACT A REPRESENTATIVE TODAY:

Telephone: 604.881.8840

Toll free: 1.866.799.0000

Fax: 1.866.226.1430

Email: [pbservicewest@johnson.ca](mailto:pbservicewest@johnson.ca)

### JOHNSON INC.

Group Benefits Service

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GROUP BENEFITS



*"Give us a call today"*

Johnson Insurance is a tradename of Johnson Inc. ("Johnson"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia. The Extended Health Care Plan and Dental Care Plan are underwritten by the Manufacturers Life Insurance Company ("Manulife"), and administered by Johnson. Coverage under the EHC Plan is subject to proof of enrollment in the BC Fair PharmaCare Plan. Home policies primarily underwritten, and claims handled, by Unifund Assurance Company ("UAC"). MEDOC® is a Registered Trademark of Johnson. Prestige, MEDOC® and Trip Cancellation & Interruption Travel Insurances are underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by Johnson. Valid provincial or territorial health plan coverage required. Johnson and RSA share common ownership. Travel assistance is provided by Global Excel Management Inc. Eligibility requirements, limitations and exclusions may apply and/or may vary by province or territory. The information provided in this summary is for informational purposes only and should not be considered legal or insurance advice. Policy wordings prevail. <sup>1</sup>Certain benefits do not apply in your province or territory of residence. <sup>2</sup>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.

**PLAN SUMMARY  
SEPTEMBER 1, 2023**

## INSURANCE COVERAGE FOR UBC EMERITI

- EXTENDED HEALTH CARE
- PRESTIGE TRAVEL INSURANCE
- DENTAL CARE
- AND MORE!

**JOHNSON**  
GROUP BENEFITS

## Extended Health Care (EHC) Plan

### Comprehensive Insurance Benefits

Individuals eligible for membership in the UBC Emeritus College (as well as retired UBC staff, and UBC faculty and staff working past age 71) have the option of joining our Extended Health Care with or without Prestige Travel Plan as an alternative or addition to their existing group coverage.

Members who apply for Extended Health Care within 60 days of terminating group coverage are exempt from submitting medical evidence of insurability.

**Note:** You must provide proof of enrolment in the BC Fair PharmaCare Plan in order to be covered under the EHC Plan.

EHC provides 80% coverage for eligible expenses up to a lifetime maximum of \$200,000 per insured person (other inside limits apply).

### Prescription Drug Coverage:

There are two (2) Extended Health Care (EHC) drug plan options available to UBC members:

- » **Drug Option A:** \$2,000 calendar year maximum per household; and,
- » **Drug Option B:** \$4,000 calendar year maximum per household; and,

Pay direct drug card to reimburse all prescription drugs at 80% of ingredient costs to the calendar year maximum. Some exclusions apply:

- » Drugs are subject to Mandatory Generic Substitution pricing when available (the lowest cost alternative among drugs that have identical active ingredients).
- » \$10 dispensing fee cap and 8% mark-up limit apply.

### Eligible drugs include:

- 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 for treatment of cystic fibrosis, diabetes (e.g. test strips), heart disease or Parkinson's.
- Vaccines (\$100 per calendar year).

### Non-Drug Eligible Expenses:

- Accidental Dental (\$1,000 per calendar year).
- Ambulance Service.
- Diagnostic Services.
- Hearing Aids (\$600 / 3 calendar years).
- Home Care (\$50/day, up to 10 days after hospital stay).
- Medical Aids and Appliances (individual limits apply).
- Paramedical Services (\$1,000 combined / calendar year).
- Prescribed Health Education Programs (\$100 per calendar year).
- Private Duty Nursing (\$3,000 / 3 calendar years).
- Private or Semi-private Hospital (100%, up to \$165/day).

### Vision Care

- Prescription Eyeglasses/Sunglasses & Contact Lenses: \$400 combined per 2 calendar years.
- Eye Exams: 1 per 2 calendar years (up to \$100).

### EXTENDED HEALTH CARE (EHC) MONTHLY RATES BY DRUG OPTION

EHC Only			
	Single	Couple	Family
<b>\$2,000 Drugs</b>	<b>\$117</b>	<b>\$199</b>	<b>\$268</b>
<b>\$4,000 Drugs</b>	<b>\$207</b>	<b>\$350</b>	<b>\$472</b>
EHC & PRESTIGE TRAVEL (62-day Base Plan; No Deductible)			
	Single	Couple	Family
<b>\$2,000 Drugs</b>	<b>\$157</b>	<b>\$278</b>	<b>\$363</b>
<b>\$4,000 Drugs</b>	<b>\$247</b>	<b>\$429</b>	<b>\$567</b>
EHC & PRESTIGE TRAVEL (62-day Base Plan; \$1,000 Deductible)			
	Single	Couple	Family
<b>\$2,000 Drugs</b>	<b>\$153</b>	<b>\$270</b>	<b>\$354</b>
<b>\$4,000 Drugs</b>	<b>\$243</b>	<b>\$421</b>	<b>\$558</b>
EHC & PRESTIGE TRAVEL (93-day Base Plan; No Deductible)			
	Single	Couple	Family
<b>\$2,000 Drugs</b>	<b>\$168</b>	<b>\$299</b>	<b>\$388</b>
<b>\$4,000 Drugs</b>	<b>\$258</b>	<b>\$450</b>	<b>\$592</b>
EHC & PRESTIGE TRAVEL (93-day Base Plan; \$1,000 Deductible)			
	Single	Couple	Family
<b>\$2,000 Drugs</b>	<b>\$163</b>	<b>\$289</b>	<b>\$376</b>
<b>\$4,000 Drugs</b>	<b>\$253</b>	<b>\$440</b>	<b>\$580</b>

## Prestige Travel Insurance

Only available with the Extended Health Care Plan

- Unlimited number of trips within Canada of any duration.<sup>1</sup>
- Unlimited number of trips outside Canada of up to 62 or 93 consecutive days, depending on your Base Plan selection.
- Up to \$10 million emergency medical coverage per insured person, per trip including coverage for COVID-19 related incidents.
- Up to \$8,000 trip cancellation, interruption and delay benefits,<sup>2</sup> including coverage if you are unable to travel or have to interrupt your trip due to you or your travel companion contracting COVID-19.
- Up to \$1,500 (\$3,000 per family) for lost, stolen or damaged baggage.
- 24 Hour Emergency Help Line – contact the Johnson Claims Assistance Centre 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.**

**Contact Johnson Today!**

**1.866.799.0000**