

## 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 in current/continued good standing are eligible** to join/continue the Extended Health Care Plan (EHC Plan) and you can add Dental Care coverage, Prestige Travel Insurance and/or Trip Cancellation & Trip Interruption Travel Insurance. 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, to be covered the day after retirement.

**Newly retired persons** can become MARGE members (see MARGE eligibility at [www.mbgovretirees.ca/eligibility](http://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 [www.johnson.ca/marge](http://www.johnson.ca/marge).**

## Premium Payment

Bank deductions are withdrawn one month in advance. For example, the April 5<sup>th</sup> 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 **\$1,750 per family per year (April 1 to March 31):**
  - Subject to mandatory generic substitution pricing
  - \$10 dispensing fee cap and 8% mark-up limit
- 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)
- 13 Paramedical Services (\$75 maximum per visit to a maximum of \$750 per calendar year, all 13 services combined)

- Acupuncturist
- Athletic Therapist
- Chiropractor\*
- Speech Therapist
- Massage Therapist\*
- Podiatrist/Chiropodist
- Naturopath
- Osteopath
- Physiotherapist\*
- Psychologist
- Dietitian
- Nutritionist

*\*Note: Chiropractor, Massage Therapist and Physiotherapist are \$75 maximum per visit to a maximum of \$500 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 **\$2,000 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)
- 13 Paramedical Services (\$75 maximum per visit to a maximum of \$1,200 per calendar year for all 13 services combined\*)
- \*Note: Chiropractor, Massage Therapist and Physiotherapist are \$75 maximum per visit to a maximum of \$750 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)
  - 1 Eye Exam per 2 calendar years (up to \$100 per exam)

EXTENDED HEALTH CARE (EHC) MONTHLY RATES AS OF MAY 1, 2019			
	SINGLE	COUPLE	FAMILY
BASIC	\$80.25	\$153.25	\$157.00
ENHANCED	\$120.00	\$227.75	\$245.50
ADD DENTAL TO EHC			
BASIC	\$40.00	\$75.50	\$86.75
ENHANCED	\$58.50	\$110.00	\$123.75
ADD PRESTIGE TRAVEL TO EHC			
BASIC	\$41.00	\$77.00	\$93.75
ENHANCED	\$41.00	\$77.00	\$93.75
<i>Provincial Retail Sales Tax is added to the premiums where required by law in each given province such as Ontario and Quebec.</i>			

## 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), including:
  - Additional \$1,000 annual maximum for Major Restorative Services, per insured person
  - Crowns/Posts/Inlays/Onlays
  - Bridges/Dentures/Implants

## Prestige Travel Options – Available to EHC Enrollees Only

You must be enrolled in the EHC plan to apply for Prestige Travel insurance.

### Out-of-Province/Country Insurance

Travel Insurance coverage with no evidence of good health required. Includes the following:

- Up to \$5,000,000 per insured person, per policy for **SUDDEN AND UNFORESEEN** eligible emergency medical expenses, such as:
  - Hospital room and board
  - Medical, surgical or anaesthetic treatment by a licensed physician
  - Prescription drugs or medication
  - X-rays and other diagnostic tests
  - Emergency Dental Expenses (up to \$5,000 per insured)
  - Cost of licensed ground ambulance service
  - Air Emergency Transportation or Evacuation
  - Repatriation or Burial (up to \$5,000 per insured)
- Multiple annual trips up to 62 days duration per trip outside of Canada, unlimited travel within Canada
- Trip cancellation, interruption and delay (up to \$8,000 per person, per trip)
- 24-Hour Emergency Help Line – contact **Global Excel** toll-free at : **1.800.709.3420**

### Supplemental Coverage is Available

If you require coverage for a trip longer than 62 days outside of Canada, you may purchase additional Supplemental coverage in 15-day units up to 212 total days (depending on province of residence). Contact the Plan Administrator, Johnson Inc., for more details.

### Trip Cancellation & Trip Interruption Travel Insurance

This coverage protects travelers against sudden and unforeseen eligible circumstances that cause the cancellation, interruption or delay of a trip for only **\$87.99 annually**; no medical is required for coverage. This insurance includes:

- Trip cancellation and interruption coverage up to \$12,000 per insured, per trip
- Lost, stolen or damaged baggage coverage, up to \$1,500 per insured person (to a maximum of \$3,000 per family)

## 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](mailto:pbservicewest@johnson.ca)

### JOHNSON INC.

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[www.johnson.ca/marge](http://www.johnson.ca/marge)

Effective May 2019

Johnson Inc. is a licensed insurance intermediary. Johnson administers the EHC Plan and the Prestige Travel Insurance, Trip Cancellation & Trip Interruption Travel Insurance and Dental Care ("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 & Trip Interruption Travel Insurance are underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA"). Valid provincial or territorial health plan coverage required. Johnson and RSA share common ownership. Travel assistance is provided by Global Excel. 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. For more information, refer to [www.johnson.ca/marge](http://www.johnson.ca/marge).

## MARGE MEMBER PLAN SUMMARY

**M**anitoba  
**A**ssociation of  
**R**etired  
**G**overnment  
**E**mployees

### VOLUNTARY HEALTH / DENTAL / TRAVEL COVERAGE FOR MARGE MEMBERS

- EXTENDED HEALTH CARE
- DENTAL CARE
- PRESTIGE TRAVEL INSURANCE

Contact Johnson Today!  
1.877.989.2600 (option #2)

**JOHNSON** 