

Manitoba
Association of
Retired
Government
Employees

MARGE MEMBER PLAN SUMMARY

- **EXTENDED HEALTH CARE**
- **DENTAL CARE**
- **PRESTIGE TRAVEL**

1.877.989.2600 (select option #2)

JOHNSON 
INSURANCE

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.

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 and/or the Prestige Travel/Trip Cancellation benefit plan options. 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. **This insurance plan coverage is available to all MARGE members living anywhere in CANADA.**

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

Please note: People anticipating retirement should join MARGE three (3) months prior to be covered the day after retirement. Premiums are paid one month in advance, the same as the current government plan. Members can transfer from another group plan directly to this plan, without providing medical evidence.

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

Please note: You must provide proof of enrolment in [your Provincial Pharmacare Program](#) in order to be covered under this EHC Plan. As soon as you retire, notify Pharmacare of the new income level.

Policy Renewal

The new MARGE EHC Plan currently automatically renews premium rates each May 1st subject to agreement with the insurance company, and is subject to the policy terms and conditions located in the governing documents. The Plan maximums apply to Medical and Dental benefits for the calendar year January 1 to December 31. The Drug Benefit maximums apply for the period April 1 to March 31, to coincide with Pharmacare.

Governing Document(s)

For complete plan coverage, exclusions & limitations, please refer to the **Certificates of Insurance available at www.johnson.ca/marge** on this website.

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 (EHC) Plan Options

There are two (2) Extended Health Care Plan Options with or without the Prestige Travel/Trip Cancellation option*, available to MARGE members:

- BASIC EHC Plan
- ENHANCED EHC Plan

*Only available with Basic or Enhanced EHC

BASIC Extended Health Care Coverage (January to December, except for the Drug coverage)

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 (April 1-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:

- Accidental Dental (\$1,000 per calendar year).
- Ambulance Services (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 \$750 combined per calendar year for all 13 paramedical treatments combined. *Note: Massage, Physiotherapy and Chiropractic treatment also limited to \$500 combined):
 - Acupuncturist
 - Athletic Therapist
 - Chiropractor*
 - Naturopath
 - Osteopath
 - Physiotherapist*

- Speech Therapist
 - Massage Therapist*
 - Podiatrist/Chiropracist
 - Psychologist
 - Dietitian
 - Nutritionist
- Prescribed Health Education Programs (\$300 lifetime maximum per individual). Examples of Education Programs include COPD, Heart, Diabetes.
 - Private Duty Nursing (\$5,000 per calendar year).
 - Semi-private Hospital (100%).

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

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 (April 1-March 31)**:
 - Subject to mandatory generic substitution.
 - \$12.50 dispensing fee cap & 8% mark-up limit.

Enhanced Non-Drug Coverage:

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

- Hearing Aids (\$1,500 per 5 calendar years).
- Paramedical Services (\$75 maximum per visit to \$1,200 for all 13 paramedical treatments combined per calendar year; *Note: Massage, Physiotherapy, Chiropractic treatment also limited to \$750 combined).
- Private Hospital (100%).
- Private Duty Nursing (\$10,000 per calendar year).
- Vision Care:
 - Prescription Eyeglasses/Sunglasses & Contact Lenses: \$200 combined per 2 calendar years.
 - 1 Eye Exam per 2 calendar years (up to \$100).

Dental Care Options

ONLY available when you have EHC coverage

Note: For late entrants, after 60 days or after an Open Enrolment Period, Dental Care applications are subject to proration of annual limits.

There are two (2) Dental Care Plans available to MARGE members: **BASIC** and **ENHANCED**.

Basic Dental Care Coverage (January to December)

- \$1,000 annual maximum per insured person combined for Basic/Minor Restorative Services.
- 80% Basic/Preventative Services, includes:
 - 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, includes:
 - Endodontics/Periodontics
- 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, and includes:
 - Additional \$1,000 annual maximum per insured person for Major Restorative Services.
 - Crowns/Posts/Inlays/Onlays.
 - Bridges/Dentures/Implants.

Prestige Travel Option

ONLY available when you have EHC coverage

Note: For late entrants, after 60 days or after an Open Enrolment Period, Prestige Travel applications are subject to medical evidence of insurability.

Out-of-Province/Country Insurance with Trip Cancellation

100% Emergency Travel Insurance per insured person can be included with the Extended Health Care Plan:

- Lifetime maximum of \$2,000,000 for sudden and unforeseen eligible emergency travel expenses.
- Multiple trips, of maximum 62 days duration, **per trip**.
- Trip Cancellation/Interruption (\$8,000 per trip, **per person**).
- Hospital Accommodations and Physician Services.
- Private Duty Nursing (\$5,000 per calendar year).
- Drugs/Diagnostic Services/Aids and Appliances.
- Emergency Dental (\$1,000 per incident).
- Paramedical Services (\$225 per specialty/year).
- Emergency Transportation (ground, air).
- Vehicle Return/Return of Dependent Children.
- Repatriation or burial of Deceased Member.

Supplemental Coverage is Available:

If you require more than the 62 day base travel, you may purchase additional Supplemental coverage in 15 day units up to 212 total days. Contact the Plan Administrator, Johnson Inc., for more details.

EXTENDED HEALTH CARE (EHC) MONTHLY RATES as of MAY 1,			
	SINGLE	COUPLE	FAMILY
BASIC EHC	\$73.00	\$139.25	\$142.50
ENHANCED	\$109.25	\$207.00	\$223.00
ADD DENTAL TO EHC			
BASIC	\$34.00	\$64.25	\$74.00
ENHANCED	\$49.75	\$93.75	\$105.50
ADD PRESTIGE TRAVEL TO EHC			
BASIC	\$34.00	\$64.00	\$77.75
ENHANCED	\$34.00	\$64.00	\$77.75
Provincial Retail Sales Tax is added to the premiums where required by law in each given province, such as Ontario and Quebec.			

CONTACT A REPRESENTATIVE TODAY...

...for all information on the various plan choices and coverage available. Also for any questions you may have in the future.

MARGE PLAN ADMINISTRATOR:
Toll free: 1.877.989.2600 (select option #2)
Email: pbservicewest@johnson.ca
Fax: 1.780.420.6082

JOHNSON INC.
11120 – 178 Street NW
Edmonton, AB
T5S 1P2

www.johnson.ca/marge

...if you require medical travel assistance, contact the Prestige Travel Assistance Provider.

Prestige Travel Assistance Provider
24-hour Centre Emergency Information:

ASSISTEL CANADA INC.

Canada/USA (Toll free): 1.877.775.3695
International (Call collect): +1.514.875.3695

Johnson Inc. (“Johnson”) is a licensed insurance intermediary. Johnson administers the EHC Plan and the options for Prestige Travel and Dental Care (“Options”). Eligibility requirements, limitations and exclusions may apply and/or may vary by province or territory. The EHC Plan and Options are underwritten by Desjardins Financial Security (“DFS”). Travel assistance is provided by Assistel Canada Inc. (Assistel). Assistel is a trademark of DFS. Eligible expenses related to a pre-existing condition are reimbursed at 100%, as long as the Emergency is deemed sudden and unforeseen in light of the insured’s medical history as determined by the insurer and/or the Travel Assistance Provider. Coverage under the EHC Plan is subject to proof of enrolment in the applicable Provincial Pharmacare program. Other restrictions may apply. 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.