

## Comprehensive Insurance Benefits

Probus Canada has worked with Johnson Inc., a national benefits provider, to develop a voluntary benefit plan available to Probus members.

Probus members in good standing can join the Extended Health Care with Prestige Travel Plan within 60 days of terminating existing group coverage **without providing medical evidence of insurability**.

Additional benefit plan offerings are available to Probus members – Dental, Life, and more!

### Prestige Travel Plan (Included with Extended Health Care) Out-of-Province / Country Coverage

100% Emergency Travel Coverage is included with the Extended Health Care plan. Coverage includes the following per insured person:

- Lifetime maximum of \$2,000,000 for **sudden and unforeseen** eligible emergency medical travel expenses.
- Multiple annual trips up to 62 days duration per trip.
- Trip Cancellation / Interruption (\$6,000 per trip).
- Hospital Accommodations and Physician Services.
- Drugs / Diagnostic Services / Aids and Appliances.
- Emergency Transportation (ground, air).
- 24 Hour Emergency Help Line – contact \*Sigma Assitel toll free at 1-877-775-3695.
- And more!

### 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 182/212 total days. Contact the plan administrator, Johnson Inc. for more details.

## Extended Health Care Plan Options

There are two (2) Extended Health Care (EHC) plans available to Probus members: **BASIC** and **ENHANCED**.

### Basic Extended Health Care Plan

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

#### Prescription Drug Coverage:

- Pay direct drug card to reimburse prescription drugs at 80% of eligible drugs to a maximum of \$1,000 per insured per calendar year. Some exclusions and limitations apply:
  - Subject to mandatory generic substitution pricing.
  - \$5 dispensing fee cap and 8% mark-up limit apply.
- 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 for treatment of cystic fibrosis, diabetes (e.g., test strips), heart disease or Parkinson's.
  - Coverage for the treatment of erectile dysfunction to a maximum of \$350 per insured per calendar year.

## EXTENDED HEALTH MONTHLY RATES

	SINGLE	COUPLE	FAMILY
BASIC	\$120.00	\$245.00	\$295.00
ENHANCED	\$170.00	\$338.00	\$407.00

Separate rates apply to BC & ON. Retail Sales Tax is added to the premiums where required by law.

#### Non-Drug Eligible Expenses:

- Accidental Dental (\$1,000 per calendar year).
- Ambulance Service.
- Diagnostic Services.
- Hearing Aids (\$750 per 5 calendar years).
- Home Care (\$50/day, up to 10 days after hospital stay).
- Medical Aids and Appliances (individual limits apply).
- Paramedical Services (\$500 combined per calendar year).
- Prescribed Health Education Programs (\$100 per calendar year).
- Private Duty Nursing (\$1,500 per 3 calendar years).
- Private or Semi-private Hospital (100%, up to \$165/day).
- Vision Care:
  - Prescription Eyeglasses/Sunglasses & Contact Lenses: \$200 combined per 2 calendar years.
  - Eye Exams: 1 exam per 2 calendar years (up to \$100).

## Enhanced Extended Health Care Plan

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

80% coverage for the following eligible expenses up to a lifetime maximum of \$250,000 per insured person (other inside limits apply), with the following enhancements:

#### Prescription Drug Coverage:

- Pay direct drug card to reimburse prescription drugs at 80% of eligible drugs for the first \$1,500, then 100% coverage to a total maximum of \$2,500 per insured per calendar year. Some exclusions and limitations apply:
  - Subject to mandatory generic substitution pricing.
  - \$10 dispensing fee cap and 8% mark-up limit apply.
- Includes the same eligible drugs as stated under the **BASIC** Extended Health Care Plan.



#### Non-Drug Eligible Expenses:

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

- Hearing Aids (\$1,000 per 5 calendar years).
- Paramedical Services (\$1,000 combined per calendar year).
- Private Duty Nursing (\$3,000 per 3 calendar years).
- Vision Care:
  - Prescription Eyeglasses/Sunglasses & Contact Lenses: \$300 combined per 2 calendar years.
  - Eye Exams: 1 exam per 2 calendar years (up to \$100).



Contact Johnson Today!  
**1.877.989.2600**

## Dental Care Plan Options

There are two (2) Dental Care plans available to Probus members: **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 planning per year, and 4 units of dental facility fees for surgical removal of teeth.
- 80% Minor Restorative, includes:
  - Endodontics / Periodontics combined to a calendar year maximum of \$750.
- 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 maximum per calendar year)
  - Bridges / Dentures / Implants (\$700 combined maximum per calendar year)

## DENTAL CARE MONTHLY RATES

	SINGLE	COUPLE	FAMILY
BASIC	\$60.00	\$120.00	\$142.00
ENHANCED	\$74.00	\$148.00	\$177.00

Separate rates apply to BC & ON. Retail Sales Tax is added to the premiums where required by law.

## Additional Benefits Available to Probus Members

### Guaranteed Life Insurance

- Provides lifelong coverage of up to \$25,000 without the need to complete a medical questionnaire at any time.

### Term Life Insurance

- You can choose coverage amounts of \$25,000 to \$150,000, and premiums are guaranteed not to increase for 10 years (short form medical questionnaire is required).

### Long Term Care

- Different levels of coverage up to \$100 per day and a \$200,000 lifetime maximum to Probus members, their spouses, adult children and parents who qualify for coverage.

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If you have question or would like further information, please contact the Plan Administrator, Johnson Inc. toll free at 1-877-989-2600 or visit our website at [www.johnson.ca/probus](http://www.johnson.ca/probus)

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### Policy Renewal

The Probus Member Benefit Plan automatically renews each September 1 and is subject to the policy terms and conditions located in the governing documents, the Certificate of Insurance, that can be viewed at [www.johnson.ca/probus](http://www.johnson.ca/probus).

The next renewal will be September 1, 2017.

### Premium Payment

Bank deductions are withdrawn one month in advance. For example, the July 5<sup>th</sup> deduction pays for August coverage.

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

For complete plan details, please refer to the Certificates of Insurance available at [www.johnson.ca/probus](http://www.johnson.ca/probus)



## PROBUS MEMBER PLAN SUMMARY

### CONTACT A REPRESENTATIVE TODAY:

Telephone: 780.413.6536  
Toll free: 1.877.989.2600 (Administration)  
Fax: 780.420.6082  
Email: [pbservicewest@johnson.ca](mailto:pbservicewest@johnson.ca)

### NATIONAL PLAN

\*separate rates apply to BC & ON

### VOLUNTARY BENEFIT PLAN

SEPTEMBER 1, 2016

### JOHNSON INC.

11120 – 178 Street  
Edmonton, AB  
T5S 1P2

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

### INSURANCE COVERAGE FOR PROBUS MEMBERS

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

