

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 Canada 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 Canada members – Dental, Life, and more!

Prestige Travel Plan

▪ Out-of-Province / Country Coverage

100% Emergency Travel Coverage. Coverage includes the following per insured person:

- » Up to \$5,000,000 emergency medical coverage for eligible sudden and unforeseen medical travel expenses.
- » Multiple annual trips up to 62 days duration per trip (you may purchase additional days of coverage if needed in 15-day increments up to a maximum of 212 total days).
- » Trip cancellation / interruption (\$8,000 per trip).
- » Hospital Accommodations and Physician Services.
- » Drugs / Diagnostic Services / Aids and Appliances.
- » Emergency Transportation (ground, air).
- » Baggage & Personal Effects (\$1,500 per insured/\$3,000 per family).
- » Pet Return (\$500).
- » Vehicle Return (\$5,000).

Don't Travel? No problem. Call Johnson for a quote on an Extended Health Care Plan for in-province coverage only.

Extended Health Care Plan Options

There are two (2) Extended Health Care (EHC) plans available to PROBUS Canada 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.
- Coverage for the \$100 Ontario Drug Benefit (ODB) Program deductible.

Note: Certain drugs on the ODB formulary are covered on a LIMITED USE basis. Specific criteria must be met to be eligible for ODB coverage of these drugs.

EHC W/ PRESTIGE TRAVEL MONTHLY RATES

	SINGLE	COUPLE	FAMILY
BASIC	\$131.00	\$266.00	\$320.00
ENHANCED	\$182.00	\$366.00	\$439.00

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).

Contact Johnson Today!
1.877.989.2600 (Option #2)

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 eligible prescription drugs at 80% until \$1,500 reimbursed, 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).

Dental Care Plan Options

There are two (2) Dental Care plans available to PROBUS Canada 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 (\$750 combined maximum per calendar year)
- 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	\$119.00	\$142.00
ENHANCED	\$73.00	\$147.00	\$174.00

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

Additional Benefits Available to PROBUS Canada Members

Trip Cancellation/Interruption Plan

- Protects travellers against unforeseen circumstances that may prevent or discontinue a trip for one low price of **\$87.99 annually**.
- No medical required for coverage.
- Trip cancellation & interruption coverage up to \$12,000 per insured person per trip.
- Up to \$1,500 for lost / damaged baggage per insured person to a maximum of \$3,000 per family.

Guaranteed Life Insurance

Term Life Insurance

If you have questions or would like further information, please contact the Plan Administrator, Johnson Inc. toll free at 1-877-989-2600, email pbservicewest@johnson.ca, or visit our website at www.johnson.ca/probus.

Policy Renewal

The PROBUS Canada Member Benefit Plan automatically renews each September 1st 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.

Premium Payment

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

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

CONTACT A REPRESENTATIVE TODAY:

Telephone: 780.413.6536 (Option #2)
Toll free: 1.877.989.2600 (Option #2)
Fax: 780.420.6082
Email: pbservicewest@johnson.ca

JOHNSON INC.
#100 – 17203 103 Avenue
Edmonton, AB
T5S 1J4

www.johnson.ca/probus

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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. Prestige Travel Plan is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by Johnson. Extended Health Care Coverage is underwritten by Desjardins Insurance and administered by Johnson. Valid provincial or territorial health plan coverage required. RSA and Johnson share common ownership. Eligibility requirements, limitations, exclusions or additional costs may apply, and/or may vary by province or territory. Policy wordings prevail.



PROBUS MEMBER PLAN SUMMARY

ONTARIO VOLUNTARY BENEFIT PLAN
SEPTEMBER 1, 2018

INSURANCE COVERAGE FOR PROBUS MEMBERS

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

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