

## Extended Health Care (EHC)

	I. HEB Manitoba Level II 2013	II. MARGE EHC Plan, Travel, & Dental Options* As of April 2017	
		BASIC Option	ENHANCED Option**
<b>Benefit Reimbursement</b>	80% unless otherwise specified, R&C (individual limits apply)	80% of eligible Reasonable and Customary (R&C) expenses, unless otherwise specified (individual limits apply)	
<b>Prescription Drug Coverage</b>	80% provincial formulary drugs  \$450 per <u>family</u>  <b>Direct pay drug card</b>	80% provincial formulary & LCA  \$1,750 per <u>family</u> \$10 dispensing fee cap 8% mark-up limit <b>Direct pay drug card</b>	85% provincial formulary & LCA <b>PLUS 75% all other prescribed</b> \$2,000 per <u>family</u> \$12.50 dispensing fee cap 8% mark-up limit <b>Direct pay drug card</b>
<b>Vision Care</b>	None	None	\$200 every 2 years Eye exams: 1 exam per 2 years (up to \$100)
<b>Hearing Aids</b>	None	\$1,000 per 5 years	\$1,500 per 5 years
<b>Private Duty Nursing</b>	\$5,000 per year	\$5,000 per year	\$10,000 per year
<b>Home Care</b>	None	\$50 per day up to 10 days after a minimum 12 hour hospital stay	
<b>Hospital</b>	100% semi-private	100% semi-private	100% private
<b>Ambulance (in prov.)</b>	100% Reasonable and Customary; \$250 outside MB Non-Emergency \$250 lifetime	100% Reasonable and Customary limits per occurrence; \$250 outside province	
<b>Emergency Out-of-Province/Country</b>	\$2500 per person per calendar year for medical, surgical or hospital services due to accident or illness.	<b>Prestige Travel Option, only available with EHC Plan**</b> \$2,000,000 lifetime maximum; \$8,000 Trip Cancellation Base Plan covers multiple trips up to 62 days duration per trip. Supplemental Plan for single trips longer than 62 days.	
<b>Paramedical Coverage (Annual Limits/person)</b>	Athletic Therapy: \$450 Audiologist: \$450 Chiropodist(Podiatrist)/Foot Care nurse:* \$450 Chiropractor: \$450 Psychology: \$450 Massage Therapist: \$450 Naturopath:\$450 Nutritional Counsellor:\$450 Osteopath:\$450 Speech Therapist:\$450  Physiotherapy/Occupational* Therapy Combined \$450 *Subject to per visit maximum	\$75 per visit; \$750 combined <ul style="list-style-type: none"> <li>▪ Acupuncturist</li> <li>▪ Athletic Therapist</li> <li>▪ Chiropractor*</li> <li>▪ Dietitian</li> <li>▪ Massage Therapist*</li> <li>▪ Nutritionist</li> <li>▪ Naturopath</li> <li>▪ Osteopath</li> <li>▪ Physiotherapist*</li> <li>▪ Podiatrist / Chiropodist</li> <li>▪ Psychologist</li> <li>▪ Speech Therapist</li> </ul> *\$500 combined maximum	\$75 per visit; \$1,200 combined <ul style="list-style-type: none"> <li>▪ Acupuncturist</li> <li>▪ Athletic Therapist</li> <li>▪ Chiropractor*</li> <li>▪ Dietitian</li> <li>▪ Massage Therapist*</li> <li>▪ Nutritionist</li> <li>▪ Naturopath</li> <li>▪ Osteopath</li> <li>▪ Physiotherapist*</li> <li>▪ Podiatrist / Chiropodist</li> <li>▪ Psychologist</li> <li>▪ Speech Therapist</li> </ul> *\$750 combined maximum
<b>Prescribed Health Educational Programs</b>	<b>Cardiac Rehabilitation only</b> to a lifetime maximum of \$300	Lifetime maximum of \$300 per person for <b>any prescribed health education program</b> – cardiac, COPD, diabetes etc.	
<b>Foot Orthotics / Orthopedic Shoes</b>	None	\$500 every 2 years maximum	\$500 every 2 years maximum

## Extended Health Care (EHC) Continued

	I. HEB Manitoba Level II 2013	II. MARGE EHC Plan, Travel, & Dental Options* As of April 2017	
		BASIC Option	ENHANCED Option**
Medical Aids & Appliances / Diagnostics	<p>Covered at 80% (some internal limits apply):</p> <ul style="list-style-type: none"> <li>▪ Prosthetic –limitations apply</li> <li>▪ Lifetime Maximum of \$1000 for one of the following               <ul style="list-style-type: none"> <li>-Iron Lung</li> <li>-Wheelchair</li> <li>-Hospital Bed</li> <li>-Oxygen equipment</li> <li>-Respirator.</li> </ul> </li> <li>▪ Life time Maximum of \$250 for other medical equipment</li> </ul> <p>Contact Blue Cross for prior approval</p>	<p>Covered at 80% (some internal limits apply):</p> <p><b>Note:</b> Some variations exist between plans. Medical Aids and Appliances needs vary by individual. On balance, this MARGE plan offering is similar to Blue Cross (Column I).</p> <p>In addition, the following MARGE Plan benefits do not appear in the Blue Cross list referred to in Column I:</p> <ul style="list-style-type: none"> <li>▪ Incontinence supplies (\$200 per year)</li> <li>▪ Visual enhancement equipment (\$200 per 2 calendar years), including optical scanner and hand held magnifier.</li> <li>▪ CPAP (Continuous Positive Air Pressure) unit, including eligible supplies, to a maximum of \$2,000 per five calendar years.</li> </ul> <p>For more details of this coverage, please refer to the Certificate of Insurance posted on the website <a href="http://www.johnson.ca/marge">www.johnson.ca/marge</a> or call Johnson at <b>1-877-989-2600</b>.</p>	
Accidental Dental	Treatment to jaw and natural teeth to the amount listed in Manitoba Dental Fee Guide	Treatment to jaw and natural teeth commenced within 6 months of the accident; \$1,000 maximum for major and orthodontics per year.	

\*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. 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 applicable Provincial Pharmacare program. Other restrictions may apply. This document summarizes coverage types and coverage amounts for EHC Plan to extended health, travel and dental benefits outlined under the current Manitoba Government retiree plan, based on HEB Manitoba Summary of June 2013. The information provided herein is for informational purposes only and should not be considered legal or insurance advice. Policy wordings prevail. Check Certificates of Insurance for details. For more information refer to [www.johnson.ca/marge](http://www.johnson.ca/marge). \*\*Additional costs apply.

