

HEB Benefit Plan Comparison*

Extended Health Care (EHC)

	I. HEB Manitoba Level II April 2018	II. MARGE EHC Plan, Travel, & Dental Options* As of April 2019	
		BASIC Option	ENHANCED Option**
Benefit Reimbursement	80% unless otherwise specified, R&C (individual limits apply)	80% of eligible Reasonable and Customary (R&C) expenses, unless otherwise specified (individual limits apply)	
Prescription Drug Coverage	80% provincial formulary drugs \$450 per family Direct pay drug card	80% provincial formulary & LCA \$1,750 per family \$10 dispensing fee cap 8% mark-up limit Direct pay drug card	85% provincial formulary & LCA PLUS 75% all other prescribed \$2,000 per family \$12.50 dispensing fee cap 8% mark-up limit Direct pay drug card
Vision Care	None	None	\$200 every 2 years Eye exams: 1 exam per 2 years (up to \$100)
Hearing Aids	None	\$1,000 per 5 years	\$1,500 per 5 years
Private Duty Nursing	\$5,000 per year	\$5,000 per year	\$10,000 per year
Home Care	None	\$50 per day up to 10 days after a minimum 12 hour hospital stay	
Hospital	100% semi-private	100% semi-private	100% private
Ambulance (in prov.)	100% Reasonable and Customary; \$250 outside MB Non-Emergency \$250 lifetime	100% Reasonable and Customary limits per occurrence; \$250 outside province	
Emergency Out-of-Province/Country	\$2500 per person per calendar year for medical, surgical or hospital services due to accident or illness.	Prestige Travel Option, only available with EHC Plan** \$5,000,000 per policy year; \$8,000 Trip Cancellation Base Plan covers multiple trips up to 62 days duration per trip outside of Canada, unlimited in Canada. Supplemental Plan for single trips longer than 62 days.	
Paramedical Coverage (Annual Limits/person)	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"> ▪ Acupuncturist ▪ Athletic Therapist ▪ Chiropractor* ▪ Dietitian ▪ Massage Therapist* ▪ Nutritionist ▪ Naturopath ▪ Osteopath ▪ Physiotherapist* ▪ Podiatrist / Chiropodist ▪ Psychologist ▪ Speech Therapist *\$500 combined maximum	\$75 per visit; \$1,200 combined <ul style="list-style-type: none"> ▪ Acupuncturist ▪ Athletic Therapist ▪ Chiropractor* ▪ Dietitian ▪ Massage Therapist* ▪ Nutritionist ▪ Naturopath ▪ Osteopath ▪ Physiotherapist* ▪ Podiatrist / Chiropodist ▪ Psychologist ▪ Speech Therapist *\$750 combined maximum
Prescribed Health Educational Programs	Cardiac Rehabilitation only to a lifetime maximum of \$300	Lifetime maximum of \$300 per person for any prescribed health education program – cardiac, COPD, diabetes etc.	
Foot Orthotics / Orthopedic Shoes	None	\$500 every 2 years maximum	\$500 every 2 years maximum

Extended Health Care (EHC) Continued

	I. HEB Manitoba Level II April 2018	II. MARGE EHC Plan, Travel, & Dental Options* As of April 2019	
		BASIC Option	ENHANCED Option**
Medical Aids & Appliances / Diagnostics	<p>Covered at 80% (some internal limits apply):</p> <ul style="list-style-type: none"> ▪ Prosthetic –limitations apply ▪ Lifetime Maximum of \$1000 for one of the following <ul style="list-style-type: none"> -Iron Lung -Wheelchair -Hospital Bed -Oxygen equipment -Respirator. ▪ Life time Maximum of \$250 for other medical equipment <p>Contact Blue Cross for prior approval</p>	<p>Covered at 80% (some internal limits apply):</p> <p>Note: 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"> ▪ Incontinence supplies (\$200 per year) ▪ Visual enhancement equipment (\$200 per 2 calendar years), including optical scanner and hand held magnifier. ▪ CPAP (Continuous Positive Air Pressure) unit, including eligible supplies, to a maximum of \$2,000 per five calendar years. <p>For more details of this coverage, please refer to the Certificate of Insurance posted on the website www.johnson.ca/marge or call Johnson at 1-877-989-2600.</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.	