



Voluntary Plan Summary

May 1, 2026

Extended Health Care (EHC) Plan

If you're a MARGE member in current/continued good standing and residing in Canada, you can opt into our EHC plan. This plan can include travel benefits and be an enhancement or replacement for your current group coverage. Newly retired persons can become MARGE members (see MARGE eligibility at mbgovretirees.ca/about-marge/eligibility) and if you join within 60 days of ending your group coverage, you won't need to submit any medical proof of insurability. After the 60-day window, you are required to provide medical proof of insurability.

What is covered?

Receive 80% coverage for eligible expenses, unless specified otherwise (other inside limits apply).

Health Care	Basic EHC Plan Coverage	Enhanced EHC Plan Coverage
Drugs	Pay direct drug card to reimburse provincial formulary drugs at 80% to maximum of \$1,925 per household per year (April 1 to March 31) <i>*Includes vaccines \$100 per insured / policy year</i>	Pay direct drug card to reimburse provincial formulary drugs at 85% and non-formulary at 75% to maximum of \$2,200 per household per year (April 1 to March 31) <i>*Includes vaccines \$100 per insured / policy year</i>
Hospital room	100% no maximum per day (semi-private)	100% no maximum per day (private)
Home care	\$50 / day (up to 10 days after minimum of 12-hour hospital stay)	
Accidental dental	\$1,000 / calendar year	
Hearing aids	\$1,000 / 5 calendar years	\$1,500 / 5 calendar years
Private duty nursing	\$5,000 / calendar year	\$10,000 / calendar year
Medical items	Individual limits apply	
Foot orthotics/orthopedic shoes	\$500 / 2 calendar years	
Paramedical services	\$85 maximum per visit to a maximum of \$950 combined per calendar year. <i>*Chiropractor, Massage Therapist and Physiotherapist are \$85 maximum per visit to a maximum of \$600 combined per calendar year.</i>	\$85 maximum per visit to a maximum of \$1,450 combined per calendar year. <i>*Chiropractor, Massage Therapist and Physiotherapist are \$85 maximum per visit to a maximum of \$900 combined per calendar year.</i>
Emergency transportation	100%	
Prescribed health education programs	\$300 lifetime maximum per individual	
Vision Care	No coverage	Eye Exam \$100 / 2 consecutive calendar years Lenses, Frames, Contacts \$200 / 2 calendar years

- Maximums listed are on a calendar year basis and per covered person unless noted otherwise.
- Drugs are subject to mandatory generic substitution pricing when available (the lowest cost alternative among drugs that have identical active ingredients).
- \$10 (Basic Plan) / \$12.50 (Enhanced Plan) dispensing fee cap and 8% mark-up limit apply.
- For complete plan details, please refer to your policy booklet.

Monthly rates for EHC plan

EHC Plan Only	Single	Couple	Family
Basic	\$90.75	\$173.00	\$177.50
Enhanced	\$134.50	\$255.25	\$275.25

Journey Travel Plan (Only available with the Extended Health Care Plan)

Enjoy unlimited adventures with the optional Journey travel plan. This annual plan offers base coverage for an unlimited number of 62-day or 93-day (or less) trips outside of Canada, and an unlimited number of trips within Canada of any duration.¹ Or for those long adventures, our supplemental plan can offer additional duration. The cherry on top? No health questionnaire or medical required.

What is covered?

- Up to \$10 million emergency medical coverage per insured person, per trip.
- Up to \$8,000 in coverage for trip cancellation and interruption per insured person, per trip.²
- Up to \$1,500 (\$3,000 per family) for lost, stolen or damaged baggage.
- 24/7 claims and medical assistance.

Journey Travel Plan Annual Rates (payments deducted monthly)

	Single	Couple	Family
62-day Base Plan (no deductible)	\$824	\$1,543	\$1,884
93-day Base Plan (no deductible)	\$1,037	\$1,946	\$2,373

If you wish to apply for a \$1,000 deductible option, different base plan rates apply.

Dental Care Plan - January to December (Only available with the Extended Health Care Plan)

Members who apply for dental care within 60 days of terminating group coverage are exempt from prorated maximums in the first calendar year.

What is covered?

There are two (2) Dental Care plans available - basic and enhanced.

Dental Care	Basic Dental Plan Coverage	Enhanced Dental Plan Coverage
Basic services	80% (combined maximum \$1,000 / calendar year)	85% (combined maximum \$1,000 / calendar year)
Minor services		
Major services	Not covered	60% (combined maximum \$1,000 / calendar year) Crowns / Posts / Inlays / Onlays / Bridges / Dentures / Implants Must be pre-authorized by mail

Maximums listed are on a calendar year basis and per covered person unless noted otherwise. For complete plan details, please refer to your policy booklet.

Monthly Rates for Dental Care Plan

	Single	Couple	Family
Basic dental plan	\$47.00	\$88.25	\$101.50
Enhanced dental plan	\$68.25	\$128.50	\$144.75

A couple of heads up

- **Policy renewal:** Our Extended health care and Dental care plans renew every May 1st. Make sure to check out the policy terms and conditions at belairdirect.com/marge. And don't forget, a fresh Journey travel base plan kicks in every May 1st too.
- **Premium payment:** We'll deduct your monthly premium from your bank account on the 5th of each month, one month in advance. So, your July 5th payment covers your August coverage. Easy, right? And if Retail Sales Tax applies, we'll add it to your premiums as required.

Additional benefits available to MARGE members

- Standalone trip cancellation & interruption insurance
- belairdirect travel insurance



Get in touch to simplify
your group benefits insurance.
1 833 749.1324
belairdirect.com/marge

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Manitoba
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Employees

The Extended Health Care and Dental Care Plans are administered (including claims payments) by belairdirect Agency Inc. on behalf of the Manitoba Association of Retired Government Employees (MARGE) Inc. Coverage under the EHC Plan is subject to proof of enrolment in the applicable Provincial Pharmacare program. Travel insurance products are underwritten by Belair Insurance Company Inc. and services are provided by belairdirect Agency Inc. Valid provincial/territorial health plan coverage required. Travel assistance is provided by Global Excel Management Inc. Eligibility requirements, limitations and exclusions may apply and/or may vary by province/territory. Retail Sales Tax may apply based on your province or territory of residence. 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 belairdirect.com/marge. Belair Insurance Company Inc. and belairdirect Agency Inc. share common ownership. ¹Certain benefits do not apply in your province or territory of residence. ²Coverage for Trip Cancellation begins the day of booking your trip provided your insurance is in effect. If a trip is booked prior to Trip Cancellation insurance being in effect, coverage for that trip will begin the day that the insurance premium is paid and the policy is issued. Trip Cancellation, Interruption & Delay Insurance benefits apply only to travel arrangements booked prior to departure. © 2026, belairdirect Agency Inc. All rights reserved.