

DENTAL CARE OPTIONS – Available to EHC Enrollees Only

There are 2 Dental Care Plans available to MARGE members:

BASIC and ENHANCED

BASIC Dental Care Coverage (January to December)

- \$1,000 annual maximum combined for Basic/Minor Restorative Services, per insured person
- 80% Basic/Preventative Services, including:
 - Denture repairs, fillings, 2 oral exams per calendar year, 8 units of scaling and/or root planing per year, and 4 units of dental facility fees for surgical removal of teeth
- 80% Minor Restorative, including:
 - Endodontics/Periodontics

Note: Major Restorative procedures are not covered

ENHANCED Dental Care Coverage (January to December)

- \$1,000 annual maximum combined for Basic/Minor Restorative Services, per insured person
- 85% Basic/Preventative Services; includes same coverage as Basic Dental Plan
- 85% Minor Restorative; includes same coverage as Basic Dental Plan
- 60% Major Restorative procedures (must be pre-authorized by mail)
 - \$1,000 annual maximum for Major Restorative Services, per insured person
 - Crowns/Posts/Inlays/Onlays
 - Bridges/Dentures/Implants

PRESTIGE TRAVEL INSURANCE – Available to EHC Enrollees Only

Travel Insurance coverage with no evidence of good health required. Highlights of Prestige Travel Insurance coverage:

- An unlimited number of 62-day or 93-day (or less) trips outside of Canada, depending on your plan selection.
- An unlimited number of trips within Canada of any duration¹.
- A Supplemental Plan for a trip outside of Canada in excess of 93 consecutive days is available. A 93-day Base Plan is required in order to purchase a Supplemental Plan.
- Emergency medical travel insurance up to \$10 million per insured person, per trip, including direct billing for eligible emergency medical care².
- Trip cancellation, trip interruption and trip delay coverage³ up to \$8,000 per insured person, per trip, including coverage both inside and outside of your province or territory of residence.
- Baggage coverage up to \$1,500 per insured person, per trip (to a maximum of \$3,000 for all insured persons combined).

Additional Benefits Available to MARGE Members

**Standalone Trip Cancellation & Interruption
Travel Insurance**
MEDOC® Travel Insurance

CONTACT A REPRESENTATIVE TODAY:

Toll Free: 1.877.989.2600 (Option #2)
Fax: 1.780.420.6082
Toll Free Fax: 1.866.226.1430
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Effective May 2024

MARGE MEMBER PLAN SUMMARY

Manitoba
Association of
Retired
Government
Employees

VOLUNTARY HEALTH / DENTAL / TRAVEL COVERAGE FOR MARGE MEMBERS

- EXTENDED HEALTH CARE
- DENTAL CARE
- PRESTIGE TRAVEL INSURANCE

Contact Johnson Inc. Today!



1.877.989.2600
(option #2)

If you have questions or would like
further information, please contact
the Plan Administrator, Johnson Inc.
toll free at 1.877.989.2600 or
email: pbservicewest@johnson.ca

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MARGE

Comprehensive Insurance Benefits

The Manitoba Association of Retired Government Employees (MARGE) Inc. has worked with Johnson Inc., a national benefits provider, to develop a voluntary benefit plan available to MARGE members, residing anywhere in Canada.

MARGE members must be in current/continued good standing to join/continue the Extended Health Care Plan (EHC Plan), Dental Care coverage and/or Prestige Travel Insurance.

The Health and Dental Plans are also available with an Enhanced coverage option, in each Plan. This gives you preferred higher coverage limits, and wider protection, than the Basic Plan.

Apply for MARGE membership 1 month before you retire, in order for your coverage to begin the day after retirement.

Newly retired persons can become MARGE members (see MARGE eligibility at www.mbgovretirees.ca/eligibility) and may apply for the EHC Plan within 60 days of losing existing employer group coverage, without providing medical evidence of insurability. In addition, Dental Care applications will not be subject to prorating of annual limits.

For late entrants, after 60 days, or after an Open Enrolment period, EHC Plan applications require medical evidence of insurability and may be declined coverage. Dental Care applications are subject to prorating of annual limits.

Note: You must provide proof of enrolment in **your Provincial Pharmacare Program** in order to be covered under the EHC Plan.

Policy Renewal

The MARGE EHC Plan automatically renews each May 1, subject to agreement with the insurance company, and is subject to the policy terms and conditions located in the governing documents.

Plan maximums for Health and Dental apply January 1 to December 31; Drug maximums apply April 1 to March 31.

Governing Document(s)

For complete Plan coverage, exclusions and limitations, please refer to the **Certificates of Insurance/Policies available on the website at marge.johnson.ca**.

Premium Payment

Bank deductions are withdrawn one month in advance. For example, the April 5th deduction pays for May coverage. Provincial Retail Sales Tax is added to the premiums where required by law in each given province such as Ontario and Quebec.

EXTENDED HEALTH CARE PLAN OPTIONS

There are 2 Extended Health Care (EHC) Plan options available to MARGE members, **BASIC** and **ENHANCED**.

BASIC Extended Health Care Coverage (January to December, except for Drugs)

80% coverage for the following eligible expenses, unless otherwise stated (individual limits apply):

Basic Prescription Drug Coverage

- Pay direct drug card to reimburse provincial formulary drugs at 80% to a maximum of **\$1,925 per household per year (April 1 to March 31)**:
 - Subject to mandatory generic substitution pricing
 - \$10 dispensing fee cap and 8% mark-up limit
 - \$100 for vaccination per insured per policy year
- 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 as a result of colostomy or ileostomy and/or treatment of cystic fibrosis, diabetes (e.g. test strips), heart disease or Parkinson's

Basic Non-Drug Coverage (per Insured)

- Accidental Dental (\$1,000 per calendar year)
- Ambulance Service (100%)
- Diagnostic Services
- Hearing Aids (\$1,000 per 5 calendar years)
- Home Care (\$50/day, up to 10 days after minimum of 12-hour hospital stay)
- Medical Aids and Appliances (individual limits apply)
- Foot Orthotics/Orthopedic Shoes (\$500 every 2 calendar years, when medically required)

- 14 Paramedical Services (\$75 maximum per visit to a maximum of \$850 per calendar year, all 14 services combined)
 - Acupuncturist
 - Naturopath
 - Athletic Therapist
 - Osteopath
 - Chiropractor*
 - Physiotherapist*
 - Speech Therapist
 - Psychologist/Registered Social Worker
 - Massage/Shiatsu Therapist* (Physician recommendation required)
 - Dietitian
 - Podiatrist/Chiropodist
 - Nutritionist

***Note:** Chiropractor, Massage Therapist and Physiotherapist are \$75 maximum per visit to a maximum of \$600 combined per calendar year.

- Prescribed Health Education Programs (\$300 lifetime maximum per individual)
- Private Duty Nursing (\$5,000 per calendar year)
- Semi-private Hospital (100%)

ENHANCED Extended Health Care Coverage (January to December, except for Drugs)

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

80% coverage for the following eligible expenses (individual limits apply):

Enhanced Prescription Drug Coverage

- Pay direct drug card to reimburse prescription drugs at 85% for provincial formulary and lowest cost alternative drugs, 75% for all non-formulary prescribed drugs up to **\$2,200 per household per year (April 1 to March 31)**:
 - Subject to mandatory generic substitution
 - \$12.50 dispensing fee cap and 8% mark-up limit

Enhanced Non-Drug Coverage (per Insured)

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

- Hearing Aids (\$1,500 per 5 calendar years)
 - 14 Paramedical Services (\$75 maximum per visit to a maximum of \$1,350 per calendar year for all 14 services combined*)
- *Note:** Chiropractor, Massage Therapist and Physiotherapist are \$75 maximum per visit to a maximum of \$900 combined per calendar year.
- Private Duty Nursing (\$10,000 per calendar year)
 - Private Hospital (100%)
 - Vision Care:
 - Prescription Eyeglasses/Sunglasses and Contact Lenses (\$200 combined per 2 calendar years)
 - Ocular examinations, limited to \$100 per 2 consecutive calendar years.

EXTENDED HEALTH CARE (EHC) MONTHLY RATES AS OF MAY 1, 2024

	SINGLE	COUPLE	FAMILY
BASIC	\$88.50	\$168.75	\$173.00
ENHANCED	\$132.25	\$251.00	\$270.50

DENTAL MONTHLY RATES

BASIC	\$48.25	\$91.00	\$104.50
ENHANCED	\$70.25	\$132.25	\$149.00

PRESTIGE TRAVEL ANNUAL RATES (annual rates deducted in equal monthly deductions)

	SINGLE	COUPLE	FAMILY
62-DAY BASE PLAN (\$0 DEDUCTIBLE)	\$719.00	\$1,347.00	\$1,644.00
62-DAY BASE PLAN (\$1,000 DEDUCTIBLE)	\$647.00	\$1,213.00	\$1,479.00
93-DAY BASE PLAN (\$0 DEDUCTIBLE)	\$905.00	\$1,698.00	\$2,071.00
93-DAY BASE PLAN (\$1,000 DEDUCTIBLE)	\$815.00	\$1,528.00	\$1,864.00

Rates shown do not include sales tax. For more information on applicable sales taxes, please contact Johnson Inc.