

Additional Benefits Available to PROBUS Members

Standalone Trip Cancellation & Interruption Travel Insurance

Guaranteed Life Insurance

Term Life Insurance

MEDOC® Travel Insurance

If you have questions or would like further information, please contact the Plan Administrator, Johnson Inc. toll free at 1-866-799-0000 or email: pbservicewest@johnson.ca

Policy Renewal

The PROBUS Canada Extended Health Care and Dental Care plans renew each September 1 and are subject to the policy terms and conditions set out in the policy documents. A new Prestige Travel Insurance Base Plan will be issued each September 1.

Premium Payment

Monthly premium payments are deducted from your bank account one month in advance on the 5th of each month. For example, the July 5th bank deduction pays for August coverage.

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

Dental Care Plan Options

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

There are two (2) Dental Care plans available: **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 planing per year, and 4 units of dental facility fees for surgical removal of teeth.
- 80% Minor Restorative, includes:
 - Endodontics / Periodontics (\$750 combined calendar year maximum).

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 calendar year maximum).
 - Bridges / Dentures / Implants (\$700 combined calendar year maximum).

Dental Care Monthly Rates

	Single	Couple	Family
Basic	\$64	\$128	\$152
Enhanced	\$78	\$159	\$188

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

CONTACT A REPRESENTATIVE TODAY:

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Johnson Insurance is a trade name of Johnson Inc. ("Johnson" or "JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba.

The Extended Health Care Plan and Dental Care Plan are underwritten by the Manufacturers Life Insurance Company ("Manulife") and administered by JI. Coverage under the EHC Plan is subject to proof of enrolment in the applicable Provincial Pharmacare program. Valid provincial or territorial health plan coverage required. MEDOC® is a Registered Trademark of JI. Prestige, MEDOC® and Trip Cancellation & Interruption Travel Insurances are underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by Johnson. Valid provincial or territorial health plan coverage required. Johnson and RSA share common ownership.

Travel assistance is provided by Global Excel Management Inc. Eligibility requirements, limitations and exclusions may apply and/or may vary by province or territory. The information provided in this summary is for informational purposes only and should not be considered legal or insurance advice. Policy wordings prevail.

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.

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Manufacturers Life Insurance Company
www.manulife.ca
1 800 268 6195

Royal & Sun Alliance Insurance Company of Canada
www.rsagroup.ca
1 888 877 1710



PROBUS MEMBER
PLAN SUMMARY

ONTARIO
VOLUNTARY BENEFIT PLAN
SEPTEMBER 1, 2024

INSURANCE COVERAGE FOR PROBUS MEMBERS

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



Comprehensive Insurance Benefits

PROBUS Canada members in good standing can join the Extended Health Care Plan within 60 days of terminating existing group coverage without providing medical evidence of insurability.

Members without group insurance coverage or those applying outside the 60 day eligibility period require medical evidence of insurability for EHC.

There are two (2) Extended Health Care (EHC) plans available to PROBUS Canada members: **BASIC** and **ENHANCED**.

Basic Extended Health Care Plan

EHC provides 80% coverage for 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.

Eligible drugs include:

- 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 LIMITED USE basis. Specific criteria must be met to be eligible for ODB coverage of these drugs.

Extended Health Care (EHC) Plan

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 / calendar year).
- Prescribed Health Education Programs (\$100 per calendar year).
- Private Duty Nursing (\$1,500 / 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 per 2 calendar years (up to \$100).

EXTENDED HEALTH CARE ONLY			
Monthly rates	Single	Couple	Family
BASIC	\$96	\$195	\$232
ENHANCED	\$144	\$293	\$350
PRESTIGE TRAVEL (62-day Base Plan; No Deductible)			
Annual rates*	Single	Couple	Family
	\$1,370	\$2,716	\$3,317
PRESTIGE TRAVEL (93-day Base Plan; No Deductible)			
Annual rates*	Single	Couple	Family
	\$1,725	\$3,423	\$4,179

*annual rates deducted in monthly deductions

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

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 per 2 calendar years (up to \$100).

Prestige Travel Insurance

Only available with the Extended Health Care Plan

- Unlimited number of trips within Canada of any duration.¹
- Unlimited number of trips outside Canada of up to 62 or 93 consecutive days, depending on your Base Plan selection.
- Deductible Option: If you wish to apply for a \$1,000 deductible option, different Base Plan rates apply. Please contact Johnson Inc. for the rates.
- Up to \$10 million emergency medical coverage per insured person, per trip.
- Up to \$8,000 trip cancellation, interruption and delay benefits.²
- Up to \$1,500 (\$3,000 per family) for lost, stolen or damaged baggage.
- 24 Hour Emergency Help Line – contact the Johnson Claims Assistance Centre toll free at: 1.800.709.3420.
- A Supplemental Plan is available for a longer trip of up to 212 consecutive days outside of Canada (depending on province of residence). A 93-day Base Plan is required in order to purchase a Supplemental Plan.

**Contact the Plan Administrator,
Johnson Inc., for more details.**

Contact Johnson Today!
1.866.799.0000