



PROBUS “TRAVEL + MORE” MEMBER BENEFITS Voluntary Plan

Probus Club Members across Canada are now eligible for a number of coverage options available through the new Probus “Travel + More” voluntary benefits program. Probus Canada has worked with **Johnson Inc.**, a national insurance provider, to provide a number of options to best meet the diverse travel and health & wellness needs of our members, at an affordable cost. We encourage you to review the benefits available through our partnership with **Johnson Inc.**

The Probus “Travel + More” program includes a number of voluntary benefit options available to you, including **MEDOC Emergency Out-of-Country Travel Insurance**, **Trip Cancellation/Interruption Insurance**, and a **Benefit Plan** including Extended Health Care, Dental Care, and Life Insurance. **Each of the benefit plan options is available separately to meet the needs of you and your spouse.**

Benefit 1: MEDOC Emergency Out-of-Country Travel Coverage

Affordable, year-round travel insurance (no limit to number of trips per year):

- **35-day Annual Base Plan** allows for multiple trips up to 35 days
- **Supplemental Plan** coverage for single trips longer than 35 days (includes annual base plan). Contact Johnson Inc. for monthly rates.

Plan Includes:

- Up to \$5,000,000 Emergency Medical Coverage
- Trip Cancellation/Interruption (up to \$8,000 per insured per trip)
- Coverage available regardless of age or health status
- Easy enrolment – no waiting for coverage approval
- Direct claims payment, wherever possible

Benefit 2: Extended Health Care Plan* (With or Without Emergency Medical Travel)

Extended Health Care (EHC)

Plan Includes:

80% coverage for the following eligible expenses up to a maximum of \$10,000 per insured per calendar year (other inside limits apply as follows):

- Direct Pay Prescription Drugs: calendar year maximum of \$1,200 or \$2,000 per insured
- Accidental Dental (maximum \$1,000)
- Medical Aids and Appliances
- Ambulance Service
- Diagnostic Services
- Hearing Aids (\$500 per 3 calendar years)
- Private Duty Nursing (\$3,000 per 3 years)
- Paramedical Services (11 practitioners)
- Prescribed Health Educational Programs (\$100 / year)
- Vision Care (\$300 per 2 calendar years)
- Private or Semi-private Hospital (100% up to \$100 / day)
- Home Care (\$50 / day, up to 10 days after hospital stay)
- Best Doctors coverage includes second opinion case review, information on best qualified practitioner, and assistance navigating the health care system. Medical conditions diagnosed in the 12 months prior to the effective date are not eligible until you have been covered by the plan for at least 6 months.

EHC Plan With Out-of-Province and Out-of-Country Emergency Medical Travel

Includes all benefits available with the EHC Plan, plus 100% coverage for the following sudden and unforeseen eligible Emergency Medical Travel expenses to a lifetime maximum of \$2,000,000 per insured; including:

- Multiple trips up to 60 days duration
- Hospital Accommodations and Physicians’ Services
- Private Duty Nursing (\$5,000 per calendar year)
- Drugs / Diagnostic Services / Aids and Appliances
- Accidental Dental (\$1,000 per calendar year)
- Paramedical Services (3 practitioners - \$225 / year)
- Emergency transportation (ground, air)
- Trip Cancellation / Interruption (\$6,000 per trip per insured)
- Vehicle Return / Return of Dependent Children
- Repatriation of Deceased Member
- Rates below are in addition to Base EHC rates

Supplemental Coverage is available for trips up to 180 days:

If you require more than the 60 day base travel included with the Extended Health Care Plan, you may purchase additional Supplemental coverage in 15 day units. Please contact Johnson Inc. for current rates.

Extended Health Care Monthly Premiums

| | Drug Limit | Single | Couple | Family |
|-----------------|--------------|----------|----------|----------|
| Ontario | \$1,200 Max. | \$95.50 | \$191.00 | \$226.75 |
| | \$2,000 Max. | \$129.00 | \$258.00 | \$306.25 |
| Other Provinces | \$1,200 Max. | \$100.00 | \$200.00 | \$238.00 |
| | \$2,000 Max. | \$134.00 | \$268.00 | \$319.00 |

Extended Health Care Emergency Medical Travel Plan Additional Monthly Rates:

| Age | Single | Couple | Family |
|----------|----------|----------|----------|
| Under 75 | \$9.25 | \$18.50 | \$21.25 |
| 75 – 84 | \$41.00 | \$81.75 | \$93.50 |
| 85+ | \$137.75 | \$275.50 | \$314.75 |

*** Current Probus Members have until November 30, 2010 to apply for EHC without medical evidence of insurability. Thereafter, new Probus members may apply for EHC within 60 days of losing existing employer group coverage to avoid having to submit medical evidence for eligibility. After 60 days, EHC applications require medical evidence of insurability and may be declined coverage.**

This is not an insurance contract or policy. The coverage and benefits described above are for information purposes only and do not constitute an insurance policy. Please refer to policy documents for all coverages, exclusions and limitations.

Benefit 3: Dental Care Plan Options (2)

Option A

- **80% Basic/Preventative** (no annual maximum): one oral exam per year, 8 units of scaling and/or root planning per year, and 4 units of dental facility fees for surgical removal of teeth
- **80% Minor Restorative**: Endodontics/ Periodontics combined to a calendar year maximum of \$750
- **50% Major Restorative**: Must be pre-authorized by mail. Calendar Year Maximums are \$700 for Crowns/Posts /Inlays/Onlays (combined), plus \$700 for Bridges/Dentures/Implants (combined)

Option B

- 80% Basic/Preventative
- 80% Minor Restorative (Maximum \$750)
- Excludes Major Restorative

Dental Care Plan Monthly Premiums:

| | | Single | Couple | Family |
|------------------------------------|----------|---------|----------|----------|
| Western Canada (BC, AB, SK, MB) | Option A | \$58.25 | \$116.75 | \$138.50 |
| | Option B | \$47.00 | \$93.75 | \$111.50 |
| Ontario/Quebec | Option A | \$64.00 | \$128.00 | \$152.25 |
| | Option B | \$51.75 | \$103.00 | \$122.50 |
| Maritimes, NL and Territories | Option A | \$69.75 | \$139.50 | \$165.75 |
| | Option B | \$56.25 | \$112.00 | \$133.50 |

Benefit 4: Stand-Alone Trip Cancellation/Interruption/Delay Insurance

Plan Includes:

- **Annual coverage** multi-trip policy;
- Coverage up to \$6,000 per insured person per year for the non-refundable portion of unused travel arrangements paid in advance. Contact Johnson Inc. for monthly rates.

- Up to \$1,000 of coverage for loss of, or damage to, your baggage and personal effects by reason of theft, burglary, fire, or transportation hazards during your covered trip.
- Up to \$400 of coverage for baggage delay.

Other Benefits Available to Probus Members

Other Benefits:

- Guaranteed Life Insurance up to \$25,000
- Term Life Insurance up to \$150,000 (medical evidence of insurability required)
- Long Term Care (medical required):
 - Up to \$50 per day and \$50,000 lifetime
 - Up to \$75 per day and \$100,000 lifetime
 - Up to \$100 per day and \$200,000 lifetime

Premium Payment

Your premiums for any benefit you select are paid monthly via automatic bank deductions. Bank deductions are withdrawn one month in advance. For example, the August 5th deduction pays for September coverage.

Applicable Retail Sales Tax is added to the premiums where required by law.

Affiliate Membership in the Alberta Retired Teachers' Association (\$50/year) is a requirement for participation in the EHC, Dental Care Plan, and/or Trip Cancellation Insurance. It is not a requirement to participate in the Medoc Travel Insurance.

For More Information on Probus "Travel + More" Plan Please Contact:

Probus "Travel + More" Plan Administrator, Johnson Inc:

11120-178 Street NW
Edmonton, Alberta T5S 1P2

Phone: 780-413-6536
Toll Free: 1-877-989-2600 (Administration)
Toll Free: 1-877-413-6599 (Claims)
Website: www.johnson.ca/probus



Probus "Travel + More" Providers:

MEDOC – RSA – Royal & SunAlliance
(RSA is the parent company of Johnson Inc.)

Extended Health Care Plan

- EHC – **Desjardins**
- Travel – **Sigma Assistel**

Dental Care – **Desjardins**

Trip Cancellation/Interruption Insurance
– **ETFS**



IMPORTANT! For more information, please refer to www.johnson.ca/probus

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