



February 2022

Dear RTAM Plan Member:

The RTAM Benefits Committee and the Plan Administrator, Johnson Inc. have completed the annual group insurance renewal for the travel, extended health and dental care plans renewing on April 1, 2022.

The review is based on numerous factors, including plan utilization, changing costs of health services and currency fluctuations. Despite the uncertainties we are all currently facing, we continue to focus on providing our members with comprehensive coverage at a great value. As such, we are pleased to inform you that the Core Health and Prestige Travel rates will renew with no change for the 2022-2023 policy year.

## EXTENDED HEALTH CARE (EHC) PLAN – CORE AND ENHANCED PLANS

**Rates:** There will be a **0% increase** to Core (EHC) Plan rates effective April 1, 2022

**Core (EHC) Enhancements:**

1. The Plan prescription drug maximum will increase from \$600 per insured per policy year to \$900
2. Ambulance coverage changed from \$350 per occurrence to 100% coverage with no maximum

**NEW Enhanced (EHC) Plan:** To meet the needs of more RTAM members, the Plan design of the Enhanced (EHC) Plan has been changed. Below you will find a plan comparison between the Core and Enhanced (EHC) Plans;

EXTENDED HEALTH COVERAGE (EHC) PER INSURED	CORE (EHC)	NEW ENHANCED (EHC)
Overall coverage level	80%, unless otherwise indicated	80%, unless otherwise indicated
Overall maximum per calendar year	\$10,000	\$12,000
<b>Prescription Drug</b> coverage per policy year	80% up to \$900	90% up to \$1,800
	<ul style="list-style-type: none"> <li>• \$6 Dispensing Fee Cap</li> <li>• 8% Maximum Mark-up to Manufacturer's list Price</li> <li>• Manitoba Pharmacare Formulary</li> <li>• Mandatory Generic substitution pricing (LCA)</li> </ul>	<ul style="list-style-type: none"> <li>• \$6 Dispensing Fee Cap</li> <li>• 8% Maximum Mark-up to Manufacturer's list Price</li> <li>• Manitoba Pharmacare Formulary</li> <li>• Mandatory Generic substitution pricing (LCA)</li> </ul>
<b>Vision Care</b> per 2 calendar years	\$250	\$350
<b>Hearing Aids</b> per 5 calendar years	\$2,000	\$2,000
<b>Paramedical services</b> per policy year, per Practitioner - Acupuncturist, Athletic Therapist, Chiropractor, Dietician/Nutritionist, Massage Therapist, Naturopath, Osteopath, Podiatrist/Chiropodist, Physiotherapist, Psychologist, Speech Therapist	\$300	\$500
<b>Accidental Dental</b> per policy year	\$1,000	\$1,000
<b>Medical Aids and appliances</b> per 2 calendar years	\$1000 Internal limits apply	\$1000 Internal limits apply
<b>Private Duty nursing</b> per 3 calendar years	\$3,000	\$6,000
<b>Ambulance</b> per occurrence	100% no maximum	100% no maximum
<b>Health Education program</b>	\$300 Lifetime	\$300 Lifetime
<b>Orthotics</b> per calendar year	\$500	\$650
<b>Orthopedic shoes</b> per calendar year	\$500	\$650

If you are currently enrolled in the Core (EHC) and would like to increase coverage to Enhanced (EHC), please send your request by email to pbservicewest@johnson.ca. If you are currently not enrolled in the Extended Health Coverage (EHC) and would like to apply, applications can be found at rtam.johnson.ca, medical evidence may be required.

CORE EHC PLAN MONTHLY RATES		ENHANCED EHC PLAN MONTHLY RATES	
Single Coverage	\$71.00	Single Coverage	\$110.00
Family Coverage	\$131.00	Family Coverage	\$203.00

## DENTAL CARE PLAN

**Rates:** There will be a **3.9% increase** to rates effective April 1, 2022.

DENTAL PLAN MONTHLY RATES	
Single Coverage	\$60.00
Family Coverage	\$121.00

## PRESTIGE TRAVEL INSURANCE

Although the world continues to be challenged by the pandemic, we all look forward to travelling beyond our own borders. Please remember your new policy won't start until April 1, 2022, and you can cancel up to 60 days from the first premium deduction for the new policy year with a full refund, provided no claims have occurred. So as the world slowly re-opens rest assured that you'll have coverage with Prestige Travel Insurance.

With Prestige Travel Insurance, coverage is available for COVID-19 medical emergencies, even where travel advisories due to COVID-19 are in effect for your destination or cruise. However, no trip cancellation or interruption benefits are available for a trip cancelled, interrupted or delayed due to COVID-19. Be sure to read your policy in full, to ensure you have an understanding of what it covers, and what it doesn't cover.

Although coverage for eligible medical expenses is available, we strongly encourage members to review the Government of Canada travel advisories before booking and traveling. Return transportation options and availability of medical care may become very limited outside of Canada. Be sure to monitor applicable Government of Canada websites and visit this website regularly for the most current information.

Highlights of Prestige Travel Coverage:

- ✓ **Unlimited** number of trips within Canada (outside your province) of any duration
- ✓ **Unlimited** number of trips outside Canada of up to 62 or 93 consecutive days, depending on your Base Plan selection
- ✓ **Emergency Medical Insurance** benefit maximum of up to \$5,000,000 per insured, per policy year
- ✓ **Trip Cancellation/Interruption/Delay** benefits of up to \$8,000 per insured, per trip<sup>1</sup>
- ✓ **Baggage and Personal Effects** benefits of up to \$1,500 per insured, to a maximum of \$3,000 per family

A new 62-day or 93-day Base Plan policy will be provided each April 1 based on your prior plan selection. Prestige Travel Insurance Supplemental Plan coverage must be applied for each policy year. If you have the 62-day Base Plan coverage and would like to increase coverage to the 93-day Base Plan, or you would like to purchase a Supplemental Plan, you must contact Johnson Inc. by phone (**1-877-989-2600 Option #2**) or by email (**pbsevicewest@johnson.ca**). **A 93-day Base Plan is required in order to purchase a Supplemental Plan.**

**Rates:** Rates will remain unchanged for the April 1, 2022 to March 31, 2023 policy year. However, other factors may impact your premium, such as your age or plan selection.

AGE	0 - 54		55 - 64		65 - 75		76 - 80		81+	
Base Plan Option Annual Rates	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family
<b>62-day Base Plan</b>	\$340	\$680	\$423	\$848	\$658	\$1,316	\$1,230	\$2,460	\$1,294	\$2,587
<b>93-day Base Plan</b>	\$428	\$856	\$533	\$1,068	\$829	\$1,658	\$1,550	\$3,100	\$1,630	\$3,259
Supplemental Plan (Total Trip Duration)*	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family
<b>5 Days (Total 98)</b>	\$216	\$432	\$252	\$504	\$414	\$827	\$725	\$1,448	\$888	\$1,777
<b>14 Days (Total 107)</b>	\$464	\$930	\$542	\$1,083	\$889	\$1,779	\$1,559	\$3,115	\$1,911	\$3,820
<b>29 Days (Total 122)</b>	\$773	\$1,546	\$905	\$1,808	\$1,511	\$3,019	\$2,548	\$5,094	\$3,230	\$6,463
<b>44 Days (Total 137)</b>	\$1,083	\$2,167	\$1,267	\$2,533	\$2,129	\$4,261	\$3,539	\$7,077	\$4,552	\$9,103
<b>59 Days (Total 152)</b>	\$1,393	\$2,787	\$1,631	\$3,265	\$2,749	\$5,503	\$4,527	\$9,055	\$5,871	\$11,744
<b>74 Days (Total 167)</b>	\$1,704	\$3,408	\$1,992	\$3,984	\$3,373	\$6,746	\$5,518	\$11,038	\$7,191	\$14,384
<b>89 Days (Total 182)</b>	\$2,012	\$4,023	\$2,354	\$4,709	\$3,995	\$7,991	\$6,507	\$13,017	\$8,513	\$17,026
<b>104 Days (Total 197)</b>	\$2,319	\$4,640	\$2,718	\$5,435	\$4,617	\$9,237	\$7,500	\$14,999	\$9,832	\$19,655
<b>119 Days (Total 212)†</b>	\$2,629	\$5,255	\$3,083	\$6,164	\$5,241	\$10,482	\$8,489	\$16,977	\$11,154	\$22,306

\* Supplemental Plan trips duration are based on the date you first leave Canada for a period of more than 93 consecutive days until the date you return to your province or territory of residence. A 93-day Base Plan is required in order to purchase a Supplemental Plan.

† Some provinces restrict the time allowed out of province to less than 212 days. Contact your provincial health care provider for details.

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

BASE PLAN DISCOUNT OPTIONS	
<b>Please note: only one discount option can be selected</b>	
Opt Out of Trip Cancellation, Interruption and Delay benefits	20% discount
\$1,000 Deductible per Claim	20% discount
\$5,000 Deductible per Claim	45% discount

If you chose to opt out of trip cancellation, interruption and delay benefits, or select a deductible, these options also apply to your Supplemental Plan. Discounts only apply to your Base Annual Plan premium.

**For Prestige Travel Insurance, requests to change, add or remove a discount option, downgrade to a base plan, or cancel your policy must be received within 60 days of your first premium deduction.**

For more information about trips outside of Canada, visit [rtam.johnson.ca](http://rtam.johnson.ca).

For specific questions about your personal benefit plan(s), including the Prestige Travel Insurance discount options and Prestige Travel Insurance Supplemental coverage, please contact Johnson Inc. toll-free at 1 877 989 2600 Option #2 or by email at [pbsevicewest@johnson.ca](mailto:pbsevicewest@johnson.ca).

**Johnson Inc.** #100, 17203 - 103 Avenue NW, Edmonton AB T5S 1J4 • Phone: **1-877-989-2600 Option #2** • Email: **pbsevicewest@johnson.ca**.

Yours truly,



William Cann, President

Encl.

Johnson Inc. is a licensed insurance intermediary. Johnson Inc. administers the EHC Plan and the options for Prestige Travel Insurance and Dental Care ("Options"). The EHC Plan and Dental Care Option are underwritten by Desjardins Financial Security ("DFS"). Coverage under the EHC Plan is subject to proof of enrolment in the applicable Provincial Pharmacare program. Prestige Travel Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA"). 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. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. Johnson Inc. and RSA share common ownership.

<sup>1</sup>Coverage 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.