

Health and Travel Plan Cost Comparison

RTAM / Johnson vs the MPSEBP (MTS Blue Cross Plan)

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If you are reading this, you are probably one of the 1400 plus retired WTA members who will be losing your Manulife coverage by the end of December of this year because the plan is being shut down. This means you are now having to make some big decisions about what type of coverage you are going to maintain and who will be the provider of that coverage. The purpose of this article is to share information related to the costs associated with the RTAM / Johnson plans and also the MPSEBP plan so you can make an informed choice in the coming months.

The RTAM / Johnson Plans

As we begin, it is important to note that you must be an RTAM member to access any of the RTAM examples outlined below and this will cost \$36 per year. If you stop paying your RTAM fee, you will no longer have access to the coverage.

Plans currently being offered through Johnson Inc. by RTAM provide a wide range of flexibility and related costs. You need to figure out what coverage works best for you at any point in time and then apply for the coverage you wish to access. All of the costs provided below reflect what the current fees are and you will need to add in the sales taxes.

For health coverage, RTAM/Johnson offer the “**Extended Health Plan**” (EHC) with two levels of coverage including “**Core**” and “**Enhanced**”. The examples below are based on the Core plan, but you can always do your own calculations based on the Enhanced Plan if that is the coverage you would like.

Example 1 : EHC / Core Plan

This is the simplest and most cost effective of the options available to you. It reflects the idea that you will not be traveling outside the province for the period of April 1 to March 31 of the following year. This means you will not require travel insurance.

Information		Monthly Cost	Cost Per Year		Cost Per Month	Cost Per Year	
Core Plan	Rates / Single	\$71.00	\$852.00	Family	\$131.00	\$1572.00	
No Travel	Rates / Single	\$0	\$0	Family	\$0	\$0	
Total Cost		Single	\$71.00	\$852.00	Family	\$131.00	\$1572.00

- For detailed information above the coverage provided in the Core and the Enhanced Plans , go to rtam.johnson.ca/health-insurance.
- The advantage to the “Core” plan is you can increase your coverage to the “Enhanced” plan at renewal (April 1) if you find you require more coverage.
- Another advantage to the Core and the Enhanced plans, are you can always add travel coverage at a later date.
- Each plan offered through RTAM is sold separately, you do not need to enrol in one plan to access another plan.

Example 2 : EHC / Core Plan and Prestige Travel Insurance (12 month coverage)

This reflects the same Core Health coverage as Example 1, but now includes travel health coverage. In the RTAM / Johnson model there is a recognition that you may not always want to travel and therefore should not be required to pay for the coverage. This example assumes you want travel health coverage for a 12 month period which covers April 1 to March 31 of the following year.

Information		Monthly Cost	Cost Per Year		Cost Per Month	Cost Per Year
Core Plan	Rates / Single	\$71.00	\$852.00	Family	\$131.00	\$1572.00
Prestige Travel	Rates / Single	\$54.83	\$658.00	Family	\$109.67	\$1,316.00
*62 Days of Coverage with as Reset						
**Rates based on Age 65-75						
Total Cost	Single	\$125.83	\$1,510.00	Family	\$240.67	\$2,888.00

- This coverage is for a period of 62 days based on travel outside of Canada. At any point prior to the 62 day expiry, you can return to anywhere in Canada for a minimum of 24 hours at your own expense and your travel insurance will **reset to 62 days**.

If you travel only in Canada, you are covered for unlimited travel. **You are covered all the time and do not require a reset.**

The Prestige Travel Plan does not require a medical health questionnaire to be completed and covers pre-existing medical conditions as long as your medical emergency is considered Sudden and Unforeseen.

- ** The Prestige Travel rate provided is based on a member being between the ages of 65-75. If you wish more information about the cost of travel insurance if you are older , go to <https://rtam.mb.ca/content/126-welcome-wta-retirees> “**Benefits Plan Update Letter**” for the details.

The letter also outlines the costs of a 93 day travel plan option which members can access at an additional fee.

Important: The Prestige Travel plan offers flexibility, you are able to apply for the travel coverage at any time, if you no longer require the travel insurance or are unsure of your travel plans, you are able to terminate coverage at the end of the policy year (March 31) and then reapply at a later date with no penalty. Please refer to the specifics of how this occurs in the documents referenced on the web page.

Example 3 : EHC / Core Plan and Prestige Travel Insurance (most flexible)

This reflects the same Core Health coverage as Example 1 and the same level of Prestige Travel Insurance coverage as Example 2, but it is now at a significantly reduced cost.

As indicated earlier, all plan coverage comes into effect April 1 of each year and runs to March 31 of the following year. **No matter when I start my travel coverage, I am obligated to pay to March 31 of the next year.**

As a smart consumer, I only want travel coverage for 6 months. I fill out the paper work prior to my trip/s indicating the coverage should start November 1 and end March 31. The costs are based on a rate of \$54.83 per month for a person in the 65-75 age category. **The same 62 day reset rule applies for travel outside of Canada.** Based on all of this, I can now save on the cost of my travel insurance coverage.

	Length Of Coverage	Coverage	Cost per month	Cost per year	Coverage	Cost per Month	Cost Per Year
Prestige Travel	12 months Example 2	Single	\$54.83	\$657.95	Family	\$109.67	\$1316.00
Prestige Travel	6 months Example 3	Single	\$54.83	\$328.98	Family	\$109.67	\$658.02
Cost Saving				\$328.98			\$658.02

Note: I may only want 2 months, 3 months or 4 months coverage, as long as I remember that once activated I must pay my travel portion of insurance to March 31, a saving might be had.

RTAM / Johnson questions to consider....

1. Do I need / want the Core Health Plan Coverage or the Extended Health plan Coverage. To answer this, I will need to check the web page or Benefits at A Glance.
2. Do I need / want travel health insurance coverage every year?

3. In the years I need / want travel coverage, should it be for 12 months or a shorter period of time?
4. Do I want RTAM / Johnson Dental coverage? This has not been discussed but is available. Check the web site.

If you have any RTAM related questions, please contact the office at 204 889-660 or through the RTAM web page.

MPSEBP (MTS Blue Cross Plan)

This plan is straight forward and provides health and travel coverage as one package. For details of the coverage provided to you, go to www.mpsebp.ca under “Retirees”. **If you no longer want travel coverage** through this plan you will have to opt out, but this will also cancel your health plan coverage.

Information		Monthly Cost	Cost Per Year		Cost Per Month	Cost Per Year
Health Plan and Travel Health Coverage	Rates/Single	\$119.50	\$1,434.00	Family	\$239.00	\$2,868.00
Total Cost	Single	\$119.50	\$1,434.00	Family	\$239.00	\$2,868.00

Trip maximum details (Page 7 / Retiree Booklet)

- Coverage is limited to the first 90 days of any trip outside Canada.
- Coverage for trips in Canada is unlimited.