

## Frequently Asked Questions

### 1. IF I CURRENTLY PARTICIPATE IN THE WINNIPEG TEACHERS' ASSOCIATION (WTA) BENEFITS PLANS, CAN I MOVE TO RTAM'S JOHNSON PLANS?

Any current WTA Manulife participant who is looking for coverage, may apply to the Johnson plans if they are a member of RTAM.

Any current WTA member may apply for RTAM coverage without evidence of good health, within **60** days (January 1, 2023) of losing their existing group coverage (WTA is considered a group benefit plan by RTAM).

### 2. MY PARTNER WAS A WTA MEMBER BUT HAS PASSED ON, AM I STILL ABLE TO OBTAIN COVERAGE THROUGH THE RTAM PLAN?

Yes, you will need to complete a RTAM application form as an Association Member and coverage can be provided.

### 3. YOU CAN SEE THE DETAILS FOR EACH OF THE RTAM JOHNSON PLANS BY GOING TO .....

<https://rtam.johnson.ca/health-insurance> and looking at.

CORE (Extended Health Care) Plan  
Enhanced (Extended Health Care) Plan  
Dental Plan  
Prestige Travel  
Trip Cancellation

### 4. I NEED TRAVEL COVERAGE, BUT DO NOT WISH TO JOIN RTAM'S EHC PLAN. AM I ABLE TO JOIN ONLY THE TRAVEL PLAN?

Yes, you can apply for either of RTAM's Emergency Medical Travel plans without enrolling in RTAM's EHC plan. A Stand Alone Trip Cancellation / Interruption plan is also available for members who already have third-party travel insurance and wish to add annual trip cancellation, or increase their existing trip cancellation coverage. **Note:** *Associate members can apply for MEDOC. Full members can apply for either the Prestige or MEDOC Travel Plan.*

### 5. WITH RTAM OFFERING THREE TRAVEL PLANS, WHICH ONE DO I APPLY FOR?

The best RTAM Travel Plan for you to apply for depends on your member status (Full or Associate Member) as well as your travel needs. Below is a summary of benefits:

#### 1. Prestige Travel Plan (available to Full Members only):

- Unlimited number of trips within Canada (outside your province) of any duration
- Unlimited number of trips outside of Canada of up to 62 or 93 consecutive days, depending on your Base Plan selection **Note:** *If you are in the Base 62-day plan and your trip goes past this duration, you will then move into the 93-day plan*
- Emergency Medical Insurance benefit maximum of up to \$5,000,000 per insured, per policy year
- Trip Cancellation/Interruption/Delay benefit of up to \$8,000 per insured, per trip
- Guaranteed issue regardless of age or health status with no evidence of good health required.
- Supplemental trip extension coverage is available for purchase for single trips lasting longer than 93-days.

## 2. MEDOC Travel Plan (available to Full and Associate Members):

- This Plan is attractive for those who travel for shorter durations with a Base Plan that covers multiple trips up to either (1) 17-days per trip, or (2) 35-days per trip.
  - **Note:** *If you are in the Base 17-day plan and your trip goes past this duration, you will then move into the 35-day plan.*
- Supplemental coverage available to purchase for single trips longer than 35 days.
- Guaranteed issue regardless of age, health status, or date of application.
  - **Note:** *A health questionnaire must be completed for Optimum or Preferred rate discounts. It is important that you provide accurate and complete medical history on your applications and medical questionnaires. If you have questions about your health or medical history while completing your questionnaire, you should always contact Johnson Inc. who may recommend you consult with your doctor.*

- Coverage includes:
  - Up to \$5,000,000 of eligible expense emergency medical coverage per insured per policy year (subject to 90 day stability prior to departure);
  - Up to \$8,000 of non-refundable expenses for Trip Cancellation/ Interruption Insurance per insured person, per trip; and,
  - \$1,500 per insured (\$3,000 per family) of Baggage and Personal Effects benefits.

**3. Stand Alone Trip Cancellation / Interruption & Baggage (available to Full and Associate Members):**

- For Members who already have third-party travel insurance, but wish to add annual trip cancellation, or increase their existing amount of annual trip cancellation coverage.
- Covers up to \$12,000 per insured per trip for trip cancellation before departure and trip interruption after departure.
- Up to \$1,500 per insured or \$3,000 per family baggage and personal effects.
- Pre-existing medical conditions must be stable 90 days before your day of booking(Trip cancellation benefits) or day of departure(Trip interruption benefits).

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