

Dental Care Plan Options

There are two (2) Dental Care plans available to PROBUS Canada members: **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 planning per year, and 4 units of dental facility fees for surgical removal of teeth.
- 80% Minor Restorative, includes:
 - » Endodontics / Periodontics (\$750 combined maximum per calendar year)
- 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 maximum per calendar year)
 - » Bridges / Dentures / Implants (\$700 combined maximum per calendar year)

DENTAL CARE MONTHLY RATES

	SINGLE	COUPLE	FAMILY
BASIC	\$54	\$108	\$128
ENHANCED	\$67	\$133	\$159

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

Additional Benefits Available to PROBUS Canada Members

Trip Cancellation & Interruption Travel Insurance

- Protects travellers against unforeseen circumstances that cause the cancellation, interruption or delay of a trip, loss or theft of baggage, and more for one low price of **\$87.99 annually**.
- No medical questionnaire required.¹
- Trip Cancellation, Interruption and Delay (up to \$12,000 per insured person per trip)
- Baggage & Personal Effects (\$1,500 per insured, to a maximum of \$3,000 per family)
¹Pre-existing medical conditions need to be stable for a certain period of time in order to be eligible for coverage under this insurance, even when no medical questionnaire is required.

Guaranteed Life Insurance

Term Life Insurance

If you have questions or would like further information, please contact the Plan Administrator, Johnson Inc. toll free at 1-866-799-0000 (Option #2), email pbservicewest@johnson.ca, or visit our website at www.johnson.ca/probus.

Policy Renewal

The PROBUS Canada Member Benefit Plan automatically renews each September 1st and is subject to the policy terms and conditions located in the governing documents, the Certificate of Insurance, that can be viewed at www.johnson.ca/probus.

Premium Payment

Bank deductions are withdrawn one month in advance. For example, the July 5th deduction pays for August coverage.

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

CONTACT A REPRESENTATIVE TODAY:

Telephone: 604.881.8840 (Option #2)
Toll free: 1.866.799.0000 (Option #2)
Fax: 604.881.8828
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JOHNSON
GROUP BENEFITS



"Give us a call today"

Johnson Insurance is a tradename of Johnson Inc. ("Johnson"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia. The Extended Health Care Plan and Dental Care Plan are underwritten by Desjardins Insurance and administered by Johnson. Coverage under the EHC Plan is subject to proof of enrollment in the BC Fair PharmaCare Plan. Prestige Travel Insurance and Trip Cancellation & Interruption Travel Insurance 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. 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. ¹Pre-existing medical conditions need to be stable for a certain period of time in order to be eligible for coverage under this insurance, even when no medical questionnaire is required.



PROBUS MEMBER
PLAN SUMMARY

BRITISH COLUMBIA
VOLUNTARY BENEFIT PLAN
SEPTEMBER 1, 2019

INSURANCE COVERAGE
FOR PROBUS MEMBERS

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

JOHNSON
GROUP BENEFITS

Comprehensive Insurance Benefits

PROBUS Canada has worked with Johnson Inc., a national benefits provider, to develop a voluntary benefit plan available to PROBUS members.

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

Additional benefit plan offerings are available to PROBUS Canada members – Dental, Life, and more!

Prestige Travel Plan

▪ Out-of-Province / Country Coverage

Coverage includes the following per insured person:

- » Up to \$5,000,000 emergency medical coverage for eligible sudden and unforeseen medical travel expenses
- » Multiple annual trips up to 62 days duration per trip (you may purchase additional days of coverage if needed in 15-day increments up to a maximum of 212 total days)
- » Trip cancellation / interruption (\$8,000 per trip)
- » Hospital Accommodations and Physician Services
- » Drugs / Diagnostic Services / Aids and Appliances
- » Emergency Transportation (ground, air)
- » Baggage & Personal Effects (\$1,500 per insured/\$3,000 per family)
- » Pet Return (\$500)
- » Vehicle Return (\$5,000)

Don't Travel? No problem. Call Johnson for a quote on an Extended Health Care Plan for in-province coverage only.

Extended Health Care Plan Options

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

Basic Extended Health Care Plan

80% coverage for the following 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

Prescription drug coverage includes:

- 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.

EHC W/ PRESTIGE TRAVEL MONTHLY RATES

	SINGLE	COUPLE	FAMILY
BASIC	\$143	\$290	\$343
ENHANCED	\$194	\$388	\$460

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

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



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

Contact Johnson Today!
1.877.799.0000 (Option #2)