



## Retiree Plans For Employees

**my personal  
benefits.**

Underwritten by  
 **co-operators**

# Health and Dental Coverage for Retiring Employees

For many people, retiring means leaving their health and dental coverage behind. While provincial plans cover some health care expenses, many day-to-day and emergency expenses will now be your responsibility. Retiree Plan for Employees allows employees aged 50 and over to easily transition their group plan coverage to an individual health and dental plan.

Retiree Plan for Employees provides guaranteed health and dental benefits to employees and their dependents, previously covered under Chambers of Commerce Group Insurance Plan®, Maximum Benefit® and designated Johnston Group Inc. administered plans.

To be eligible, individuals must be at least 50 years of age, employed with their company for the last two years prior to retirement, and actively at work at time of retirement. In addition, they must have been an insured employee of their company's Johnston Group Inc. administered plan for two years prior to retirement.

Dependent children are eligible for coverage up to age 21, extended to age 25 for students. To be eligible for coverage as an over-age dependent, the student must be undergoing full-time educational training.

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## Making the transition

**Personal Benefits** Retiree Plan for Employees includes health, dental and prescription drug coverage. Simply apply online at [my-benefits.ca](http://my-benefits.ca) and purchase this coverage within 60 days following the date of your retirement.

There are no medical statements required and coverage is guaranteed.

Benefits will begin on the date of approval of the application.

Travel benefits will cease upon reaching age 80. All other benefits cease at age 90.

For individuals to be eligible for any benefits under the Emergency Travel benefit, coverage must be in effect prior to departure. If individuals are out of the country when the plan goes into effect, the travel coverage will not go into effect until they return to their province of residence.

Extended health care coverage for a dependent who is hospitalized on the date they become eligible for coverage, other than a newborn child, will be delayed until the first day immediately following his/her discharge from the hospital.

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## The coverage includes Prescription Drugs

There is no deductible. Prescription drug purchases are processed at the pharmacy using the ASSURE drug card. The plan includes mandatory generic substitutions.

The plan incorporates a prior authorization drug program. A small number of prescription drug treatments will require prior approval for coverage.

The plan includes a diabetic step-therapy provision. Step Therapy is a program that ensures that plan members have tried first line, lower cost therapies before qualifying for reimbursement of higher cost therapies.

This provision permits Retiree Plan for Employees to determine the appropriate order of glucagon-like peptide-1 (GLP-1) agonists therapies in the treatment of Diabetes, based on evidence of clinical safety, efficacy and cost. The controls will apply to GLP-1 agonists approved by Health Canada for the treatment of diabetes.

**For residents of Quebec younger than age 65**, it is mandatory that members of Retiree Plan for Employees have prescription drug coverage. For members age 65 or older, enrolment in RAMQ is automatic, and RAMQ becomes first payer with Retiree Plan for Employees being the second payer (for supplementary coverage).

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**Questions? Call the National Service Centre at 1.877.886.7875 Monday to Friday, 7:30 am - 6:00 pm CST  
1051 King Edward Street, Winnipeg, MB R3H 0R4**

# Coverage

## Prescription Drug Coverage

80% reimbursement of prescription drug purchases listed on the ASSURE National Formulary, 50% reimbursement of prescription drug purchases NOT listed on the ASSURE National Formulary, up to \$10,000 maximum.

## Coinsurance

<b>Chiropractors, Podiatrists, Naturopaths, Osteopaths, Acupuncturists, Dieticians, Massage Therapists</b>	80%	\$500 per specialty per family per calendar year \$2000 combined per family per calendar year
<b>Physiotherapists, Psychologists*, Speech Therapists</b>	80%	\$1,000 combined per person per calendar year
<b>Semi-private Hospital</b>	100%	90 day maximum
<b>Orthotics</b>	80%	\$300 per person every 2 years
<b>Orthopaedic Shoes</b>	80%	\$300 per person per calendar year
<b>Ambulance Care</b>	100%	Ground ambulance and Air ambulance - unlimited
<b>Nursing Care</b>	80%	\$10,000 per year \$50,000 lifetime maximum
<b>Hearing Aids</b>	80%	\$500 every 4 years
<b>Wheelchairs &amp; Hospital Beds</b>	80%	\$10,000 every 5 years
<b>Oxygen Equipment</b>	80%	Covered
<b>Medical Equipment such as splints, trusses and wigs</b>	80%	\$500 combined maximum per year
<b>Breast Prosthesis</b>	80%	\$500 every 2 years
<b>Blood Pressure Monitor</b>	80%	One every 5 years
<b>Diabetic and Ostomy supplies</b>	80%	Covered (Diabetic testing devices – one every 4 years)
<b>Artificial Prosthesis</b>	80%	\$10,000 lifetime maximum
<b>Accidental Dental</b>	80%	\$2,000 per year

## Emergency Travel Benefits – 100% coverage

**60 day trip limit**  
\$1,000,000 lifetime maximum

Emergency Travel benefits include a Pre-Existing Condition provision. A pre-existing condition is any injury or sickness for which diagnosis has been made, treatment has been recommended, treatment has been rendered, or expenses have been incurred, or was not stable within 90 days prior to departure.

## Dental Benefits

**Basic, Endodontic & Periodontal services\*\*** 80% coverage: Includes exams, cleanings, fillings, scaling, polishing and oral surgery

**Major services\*\*** 50% coverage:  
Includes crowns, bridges and dentures.

Dental Services have a combined maximum of \$750 per person per calendar year

\* Services of a licensed clinical psychologist, social worker, registered clinical counsellor, Canadian certified counsellor, psychotherapist or any other certified mental health practitioner covered under the plan and belonging to an accredited association or organization that answers to a disciplinary committee (subject to the approval of the Third Party Administrator).

\*\* Dental fees are based on your province's current Dental Fee Guide

# Retiree Plan for Employees (effective Feb 1, 2024)

Health & Dental	BC	AB	SK	MB	ON	QC	NS	NL	PEI	NB	YT/NT/NU
Single	223.43	224.12	225.53	238.65	241.90	223.43	224.12	241.33	235.86	248.18	304.18
Couple	446.87	448.25	451.04	477.30	483.82	446.87	448.25	482.65	471.73	496.36	608.37
Family	558.58	560.33	563.80	596.63	604.76	558.58	560.33	603.31	589.65	620.44	760.46

Ontario Residents add 8% Sales Tax | Quebec Residents add 9% Sales Tax

## Things to consider...

- Retiree Plan coverage is not identical to your current group coverage. This brochure provides you with an overview of the benefits available, with your policy covering all of the details.
- You must be a resident of Canada and be covered under the provincial health plan in your province of residence to apply for this retiree program. If you apply for family coverage, your spouse and dependent children must also have provincial health care coverage.
- Rates are based on your province of residence and will change if you move to another province.
- Most annual or lifetime maximums are per person, with the exception of Chiropractor, Podiatrist, Naturopath, Osteopath, Acupuncturist, Dietician, Massage Therapist, which has a per family maximum. Yearly maximums are based on a calendar year.

## And more...

**Survivor benefits:** Should you pass away while insured, your spouse and dependent children may retain the coverage, provided premiums continue to be paid.

For Quebec residents, due to RAMQ legislation, survivor benefits are provided for two years without premium payment. After two years, the survivor must apply to RAMQ for their drug coverage. At that time, they can continue the program, on a premium paying basis.

## Making a claim is easy

- You'll receive your own pay-direct drug card for prescription drug purchases. Simply present the card to the pharmacist and the portion that is covered by your plan is automatically paid. You just pay any remaining balance of the cost at the counter.
- Your benefits card will have our EDI (electronic data interchange) number, allowing dentists to electronically submit your dental claims directly to us.
- Don't like waiting for cheques? Sign up for direct deposit of your reimbursement to the bank account of your choice.

## Premium payment

Monthly premiums are deducted directly from your credit card or authorized debit credit card. As long as you pay your premiums, you remain insured.

*This document is not an insurance policy and does not grant or confer any contractual rights. All rights under this program shall be governed by the provisions of the Master Policy, administered by Johnston Group Inc. Health and dental insurance is underwritten by Co-operators Life Insurance Company and administered by Johnston Group Inc. Travel insurance is underwritten by CUMIS General Insurance Company, a member company of The Co-operators Group Limited, and is administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. Co-operators® is a registered trademark of The Co-operators Group Limited.*