

Retiree Plans



Retiree Plan For Employees

Underwritten by



HEALTH & TRAVEL INSURANCE





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. Johnston Group Retiree Plans allow employees aged 50 and over to easily transition their group plan coverage to an individual health and dental plan.

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

To be eligible, individuals must be at least 50 years of age, and have been employed with their company for the last five years prior to retirement. In addition, they must have been an insured employee of their company's Johnston Group administered plan, holding health and dental benefits, 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 overage dependent, the student must be undergoing full-time educational training.

Making the transition

Johnston Group Retiree Plans include health, dental and prescription drug coverage. Simply apply for 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 the 1st of the month following the date of application. For example, if you apply on November 7th, your benefits would begin December 1st.

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.

The coverage includes Prescription drugs

There is no deductible. Prescription drug purchases are processed at the pharmacy using the ASSURE drug card. The plan substitutes generic equivalents, whenever possible.

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

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

Questions? Call the National Service Centre at 1.800.893.7587 Monday to Friday, 7:30 am - 6:00 pm CST

Coverage

Prescription Drug Coverage

80% reimbursement of prescription drug purchases up to \$10,000

Coinsurance

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

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

Johnston Group Retiree Plan Rates (2019)

Health & Dental	BC	AB	SK	MB	ON	QC	NS	NL	PEI	NB	YT/NT/NU
Single	140.88	141.32	142.20	150.48	152.53	140.88	141.32	152.16	148.72	156.48	191.80
Couple	281.76	282.64	284.40	300.95	305.06	281.76	282.64	304.32	297.44	312.97	383.59
Family	352.20	353.30	355.50	376.19	381.32	352.20	353.30	380.41	371.80	391.21	479.49

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. We'll mail you or your dentist a reimbursement cheque for any eligible expenses.
- Don't like waiting for cheques? Sign up for direct deposit of your reimbursement to the bank account of your choice.

Premium payment

Premiums are paid on a monthly basis by pre-authorized payment and the application incorporates the pre-authorized payment sign-up. As long as you pay your premiums, you remain insured.

Cancellation of coverage

You must notify us in writing of your intent to terminate coverage at least 30 days prior to the requested termination date. Your plan will be cancelled the last day of the month following 30 days from the date notification is received.

National Service Centre
1051 King Edward Street
Winnipeg, MB R3H 0R4
P: 1 800 893.7587

This booklet 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. and underwritten by GMS.