

PROBUS Canada

Voluntary Affinity Group Benefits

October 2024



PROBUS Canada & Johnson



PROBUS Canada & Johnson Insurance have been working together to provide insurance solutions for PROBUS Canada members since 2009:

- **MEDOC® Travel Insurance (2009)**
- **Extended Health Care (EHC) with optional Prestige Travel Insurance (2013)**
- **Dental (2013)**
- **Stand-alone Trip Cancellation & Interruption Travel Insurance (2013)**
- **Home Insurance (2023)**
 - Home Insurance not available in SK, MB & territories
- **Car Insurance (2023)**
 - Car Insurance not available in BC, SK, MB & territories



Johnson Insurance is becoming
belairdirect.



belairdirect.

**Win 1 of 12
cash prizes
of \$2,500***

Simply scan the QR code
and enter for your chance
to win!

belairdirect.com/2500prize



Home Insurance

Products & pricing exclusively for PROBUS members



Home, cottage, condo or apartment; we've got you covered:

- **Home Claim Forgiveness**, protecting your premium in the event of a claim to your primary residence
- **Enhanced water damage coverage**, offering protection against sewer back-up & overland water to eligible clients
- **No obligation to rebuild*** endorsement providing flexibility in the event of a total loss to an owner occupied home
- Up to \$25,000 coverage related to **identity theft & cyber protection**

* conditions apply

Affinity Exclusives:

- **Exclusive member discounts**
- **Interest-free monthly payments**
- Access to exclusive **Affinity Plus endorsement**:
 - Increased limits on certain coverages
 - Single deductible
 - Vanishing deductible (claims over \$25k*)
 - Critical Illness and Accidental Death & Dismemberment coverage
- **Assistance program** on property policies for affinity members:
 - Complimentary legal services and information
 - Complimentary home care services such as housekeeping when property is damaged, babysitting in case of the insured's hospitalization, and access to visiting nurses
- **Multi-policy discounts**: 5% off your home policy if you also have Prestige or MEDOC® Travel Insurance

Home Insurance

A recap of extreme weather events



Jasper wildfires

- Supported our Jasper-based customers by proactively contacting customers to confirm if they needed to open a claim and to answer questions.
- On site at evacuation and welcome centres
- Helped clear debris, and worked with Wildfire Defense Systems which was onsite providing wildfire mitigation and structural protection services.

Calgary hailstorm

- Estimates indicate that more than 34,000 homes across Calgary were impacted.
- The storm caused significant damage, evacuations, and halted air traffic.
- On Side was deployed immediately along with our external Rely Network partners to assist with emergency repairs.
- We have also set up hail drive-in centres to expedite the vehicle inspection and claims process.
- Offered protection against sewer back-up & overland water to eligible clients.

Ontario flooding

- More than 100 mm of rain deluged roads, basements and infrastructure, cars, some subway stations and halted rail travel in pockets of Canada's largest city.
- The most files On Side has taken on in any single event, coordinating nearly 800 people working in the field, with 80 project managers, and over 100 project administrators.

Quebec flooding

- 175mm of rain soaked Montreal and much of the province turning roads into rivers, flooding basements, damaging infrastructure, closing highways and forcing more than 300 people from their homes.
- Fourteen municipalities declared a state of emergency.
- Recovery is expected to take months.
- More than 5,000 of our Claims team members provided support for our customers 24/7, managing a large influx of calls to support customers through the claims process.
- Within the first couple of days following the storms we connected with 10,000 customers.

It's in moments like these that we're reminded how much our work matters as we support thousands of customers across the country through these difficult times, helping them get back on track as soon as possible. It also demonstrates the very real impacts of climate change, which is why we are doubling down our efforts in climate adaptation and building resilient communities.



MEDOC® Travel Insurance



Travel Insurance that's ready to go

Get the protection you need <https://www.johnson.ca/travel-insurance>

MEDOC® gives you peace of mind knowing you're protected.

- Unlimited number of trips within Canada of any duration
- Unlimited number of trips outside of Canada of either 17- or 35-days
- \$10,000,000 Emergency Medical Coverage per person per trip
- \$8,000 Trip Cancellation/Interruption & Delay per person per trip
- In-province benefits for Trip Cancellation/Interruption & Delay
- No age or health limitations to purchase coverage
- Medical Questionnaire to be completed to determine Preferred or Optimum rate discount
- 90-day stability clause for pre-existing medical conditions



What does stable mean?



***Stable** means: no new treatment or new prescribed medication, no change in treatment or prescribed medication, no new symptoms or change in frequency of symptoms, no hospitalization or referral to a specialist in the 90 days prior to travel (Trip Cancellation: 90 days prior to booking your trip).





Exclusive

**WIN 1 OF 2
\$5,000 TRAVEL
VOUCHERS**

JOHNSON



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Extended Health Care (EHC) Plan with Optional Prestige Travel Insurance

EHC with Optional Prestige Travel Insurance



	Basic EHC Plan	Enhanced EHC Plan
Plan Percentage	80%	80%
Deductible	None	None
Lifetime Max	\$200,000	\$250,000
Prescription Drugs	<p>\$1,000 per calendar year</p> <p>8% mark-up limit \$5 dispensing fee cap per script</p> <p>Ontario: Coverage for the \$100 Ontario Drug Benefit (ODB) Program deductible</p>	<p>\$2,500 per calendar year (80% until \$1,500 reimbursed, then 100% coverage to a total maximum of \$2,500)</p> <p>8% mark-up limit \$10 dispensing fee ca per script</p> <p>Ontario: Coverage for the \$100 Ontario Drug Benefit (ODB) Program deductible</p>
Hearing Aids	\$750 per 5 calendar years	\$1,000 per 5 calendar years
Hospital	Semi-Private or Private -100% reimbursement, up to \$165 per day	Semi-Private or Private -100% reimbursement, up to \$165 per day

EHC with Optional Prestige Travel Insurance



	Basic EHC Plan	Enhanced EHC Plan
Paramedical Services	Combined \$500 per calendar year	Combined \$1,000 per calendar year
Vision Care	\$200 per 2 calendar years 1 exam per 2 calendar years (up to \$100)	\$300 per 2 calendar years 1 exam per 2 calendar years (up to \$100)
Prestige Travel Insurance (optional add-on)	<p>Unlimited number of trips in Canada of any duration</p> <p>Unlimited number of trips outside Canada of up to 62 or 93 consecutive days per trip (depending on your selection)</p> <p>\$10,000,000 Emergency Medical Coverage</p> <p>\$8,000 Trip Cancellation, Interruption & Delay</p> <p>No stability clause (sudden & unforeseen medical emergencies)</p> <p>No Health Option Questionnaire (if joining within 60 days from a group plan)</p> <p>Baggage & Personal Effects Benefits</p>	<p>Unlimited number of trips in Canada of any duration</p> <p>Unlimited number of trips outside Canada of up to 62 or 93 consecutive days per trip (depending on your selection)</p> <p>\$10,000,000 Emergency Medical Coverage</p> <p>\$8,000 Trip Cancellation, Interruption & Delay</p> <p>No stability clause (sudden & unforeseen medical emergencies)</p> <p>No Health Option Questionnaire (if joining within 60 days from a group plan)</p> <p>Baggage & Personal Effects Benefits</p>

Our Journey Together

Summary of Enhancements – September 2023



Designed by PROBUS Canada members for PROBUS Canada members ensuring the unique needs and challenges faced by PROBUS Canada members are at the forefront of the plan.

Extended Health Care Plan:

- ✓ Added Registered Shiatsu Therapists (RST) under Paramedical Services
- ✓ Added lens implant after eye surgery benefit (\$200 maximum per 2 Calendar years, per insured person providing coverage for intraocular lens after ANY type of surgery)
- ✓ Added Glucose Monitoring system benefit (\$300 maximum every 3 Calendar years per insured person for one Continue Glucose Monitor (CGM) receiver or Flash Glucose Reader & an additional \$300 maximum per calendar year for insulin pump supplies)
- ✓ Added grab bars and/or bathtub rail benefit (2 per lifetime maximum \$200)
- ✓ Added raised toilet seat and transfer benches benefit (1 per lifetime maximum \$200)

Prestige Travel Insurance & MEDOC Travel Insurance:

- ✓ The overall maximum amount for Emergency Medical Travel Insurance increased to \$10,000,000 per insured person, per trip (from \$5,000,000 per insured person, per policy year previously).



Our Journey Together

Enhancement – September 2024



Designed by PROBUS Canada members for PROBUS Canada members ensuring the unique needs and challenges faced by PROBUS Canada members are at the forefront of the plan.

Extended Health Care Plan:

- ✓ Added Pharmacogenetic Testing
 - The test is only covered for member and their covered dependents that have one of the following conditions and starting a medication or taking a medication that isn't work or is causing side effects for that condition:
 - mental health conditions (such as depression or anxiety)
 - chronic pain
 - neurological conditions
 - attention deficit hyperactivity disorder (ADHD)



Dental Plan



Dental Plan



	Dental Plan
Basic & Preventative	80%
Minor Restorative	80%
Major Restorative	50% (Enhanced Plan only)
Plan Maximums	<u>Basic & Preventative</u> : No maximum <u>Minor Restorative</u> : \$750 per calendar year <u>Major Restorative (Enhanced Plan only)</u> : Crowns, Posts, Inlays & Onlays: \$700 per calendar year Bridges, Dentures & Implants: \$700 per calendar year
Scaling & Root Planing	8 units per calendar year
X-rays	Panoramic: 1 per 3 calendar years Complete: 1 per 3 calendar years
Fillings	Amalgam equivalent on molars
Endodontics	1 per tooth per 5 calendar years



Trip Cancellation & Interruption Plan



Trip Cancellation & Interruption Travel Insurance

- Protects PROBUS Canada members against unforeseen circumstances that may prevent or discontinue a trip
- **Available to Friends & Family of PROBUS Canada members**

Coverage Highlights:

- Annual Non-Medical Multi-Trip Plan
- Trip Cancellation – up to a maximum of \$12,000 per insured person, per trip for any number of trips
- Trip Interruption – up to a maximum of \$12,000 per insured person, per trip for any number of trips
- Baggage and Personal Effects – up to a maximum of \$1,500 per person, per trip to a maximum of \$3,000 per family
- Document Replacement – up to a maximum of \$200
- Up to \$400 per person to a maximum of \$1,000 per family for the purchase of necessities



	Age								
	0 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 75	76 - 80	81+
Single	\$191.23	\$202.26	\$224.11	\$248.33	\$275.16	\$304.89	\$337.83	\$374.33	\$395.03
Family	\$382.46	\$404.52	\$448.22	\$496.66	\$550.32	\$609.78	\$675.66	\$748.66	\$790.06

Choose the right travel plan to meet your needs



	Prestige Travel*	MEDOC® Travel	Stand-Alone Trip Cancellation
Days of Travel Within Canada	Unlimited travel (no set duration within Canada)	Unlimited travel (no set duration within Canada)	Unlimited travel (no set duration within Canada)
Days of Travel Outside Of Canada	Choice of 62 or 93 days outside of Canada	Choice of 17 or 35 days outside of Canada	Any number of trips in the policy year of any duration
Medical Questionnaire	No	Yes (discounted rates available)	No
Emergency Medical Coverage	\$10,000,000 per insured, per trip	\$10,000,000 per insured, per trip	Not Covered
Trip Cancellation and Interruption	\$8,000 per insured, per trip	\$8,000 per insured, per trip	\$12,000 per insured, per trip
Stability Requirement	Covers Sudden & Unforeseen medical emergencies	90-day Stability period	90-day Stability period

***In-Province Extended Health Care (EHC) Plan must be purchased to access Prestige Travel Insurance**

Any questions?

Prestige Travel, EHC & Dental:

1.866.799.0000

pbservicewest@johnson.ca

MEDOC Travel Insurance:

1.866.799.0000

travelinsurance@johnson.ca

Home & Car Insurance:

1.855.246.3584

belairdirect.com/savings

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