



RTAM DENTAL PLAN FOR 2007 — 2008

RTAM strives to provide the leading edge and cost-effective benefit programs to their members, resulting in the following changes effective September 1, 2007.

Your RTAM Dental Plan design is comprehensive.

The combined maximum dental benefit per insured per calendar year is **\$1250**. There is no deductible and no maximum age limit, i.e. plans are available for life.

<ul style="list-style-type: none"> • Basic & Preventive* (Diagnostic, Preventative, Surgical) 	85 %
*NEW-Dental recall exams and related services are now limited to one per calendar year.	
<ul style="list-style-type: none"> • Minor Restorative (Endodontic & Periodontic) 	80 %
<ul style="list-style-type: none"> • Major Restorative (Crowns & Bridges) 	65 %
<ul style="list-style-type: none"> • Dentures / Implants* 	50 %
* NEW-Implants are an eligible expense subject to an Alternate Treatment Clause maximum, the least expensive course of treatment for professionally adequate results.	

DENTAL PLAN INSURANCE CERTIFICATE

Review your new Certificate of Insurance wording for details on what is covered and for the limitations and exclusions. It can be viewed on RTAM's website www.rtam.mb.ca. Should you require further assistance, call Johnson Inc. toll free at 1-877-989-2600 to speak to a Service Supervisor.

MANITOBA GENERAL PRACTITIONERS FEE GUIDE

Reimbursement of eligible expenses is subject to the current Manitoba Dental Association Fee Guide for General Practitioners (or the minimum fee specified in the Manitoba Denturist Fee Guide); the 2007 Fee Guide has increased by 3.79% over 2006. If you see a specialist and they charge according to the Specialist Fee Guide, you will be reimbursed according to the General Practitioners Fee Guide.

PREMIUM RATES FOR 2007 — 2008

Premium rates increase by 2.4% on average for the September 1st, 2007 – August 31st, 2008 renewal period.

Single \$44	Couple \$88	Family \$105
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INTEREST-FREE PREMIUM DEDUCTIONS

Monthly premium deductions are authorized on your application. If you are in receipt of a TRAF Pension, the Teachers' Retirement Allowances Fund (TRAF) deducts premiums from your pension payment. If you are not in receipt of a TRAF pension, Johnson Inc., the Plan Administrator, deducts premiums from your bank account on the 5th day of each month, one month in advance.

ANNUAL REVIEW PROCESS

Each year, both the industry trends and the RTAM plan claims experience are assessed by the Benefits Committee, with technical advice from Johnson Inc. Rates are negotiated with the insurer based on anticipated usage by plan members. Dental costs typically increase each year because of the increase in fees charged by dentists and the increase in usage. As a result of this process, and appropriate benefits changes, rates have been very stable over the last few years.

ELECTRONIC CLAIM SUBMISSION

Your dentist can submit claims electronically to Johnson Inc., making claim payments faster for you. Your dentist will request your signature on a paper copy for their files and will submit your claim to Johnson Inc. electronically.

Please note that there are no assignments - Johnson Inc. reimburses the patient and does not pay the dentist directly.

PRE-TREATMENT PLAN

For treatment costs of \$300 or more, ask your dentist to submit a detailed treatment plan to Johnson Inc. who will advise you, before the work begins, of the amount that you may be reimbursed from the Plan.



RETIRED TEACHERS' ASSOCIATION OF MANITOBA

Dental Plan Renewal

September 1st, 2007 – August 31st, 2008



RTAM GROUP BENEFITS INSURANCE PLANS

RTAM in conjunction with our administration or technical advisor, Johnson Inc., offers five insurance plans for our members to choose from:

1. Out-of-Province / Out-of-Canada Emergency Medical Travel
2. Dental Care
3. Term Life
4. Guaranteed Life
5. Long Term Care

1. Out-of-Province/Out-of-Canada Emergency Medical Travel

This Plan provides peace of mind for RTAM members who want room to move. Your travel insurance needs are covered in one convenient package:

- Direct Payment of most emergency medical bills — contact World Access immediately.
- 24 Hour Emergency Help Line — whenever you need it, wherever you are.
- Trip Cancellation and Interruption Coverage — no need for additional insurance.
- Pre-Existing Conditions — no exclusions for pre-existing conditions or medical stability clause.
- Interest-Free Monthly Deductions — no lump sum payments.
- Multiple trips up to 30 days duration — supplemental coverage available for longer trips.
- No age restriction.

2. Dental Care

Basic and preventive, minor and major restorative, and denture coverage is available to you and your spouse. Acceptance of RTAM members is guaranteed. Your coverage is effective on the date your application is received by Johnson Inc., or after your coverage under any other group dental plan terminates.

3. Term Life

Up to \$150,000, including a living benefit for terminal illness, is available to RTAM members or their spouses between the ages of 45 and 70.

Premiums are guaranteed for 10 years and are age-related. Lower rates are available for non-smokers. Coverage continues after age 70, with reduced paid-up coverage after age 80. A medical questionnaire must be completed and the insurer may require proof of insurability.

4. Guaranteed Life

Up to \$25,000 is available to RTAM members or their spouses between the ages of 50 and 85. No medical is required. With certain limitations, the amount of coverage increases if death is accidental. Premiums are guaranteed for life and are fixed at the age of enrolment. Lower rates are available for non-smokers. The policy is paid up at age 100.

5. Long Term Care

Up to \$200,000 lifetime protection is available to RTAM members and their spouses, adult children and parents. After 30 days on an approved Plan of Care, this Plan reimburses 80% of Home Care, Community Care and Facility Care expenses up to your Daily Benefit (\$50, \$75, or \$100). It supplements government health plans, protects your assets and relieves family members from the burden of care.

CONVENIENT ACCESS TO YOUR RTAM PLAN BENEFIT INFORMATION

Members-Only Website:

Did you know that Internet access to your benefit coverage premiums and claims history is now available online? The Johnson Inc. website, www.johnson.ca, contains a secure 'Members-Only' area. Here, RTAM Members can view their Benefit Plans, request changes, and communicate with their assigned Service Supervisor in a completely safe and secure online environment. To request your username and secure password, call Johnson Inc. at their toll-free number 1-800-929-6274.

CONTACT INFORMATION

The Plan Administrator

RTAM and Johnson Inc. developed the Plan. It is **administered** by Johnson Inc. and is **underwritten** by Manulife Financial. If you require additional information, or if you have any questions concerning this RTAM Plan, please visit the RTAM website at www.rtam.mb.ca or contact the RTAM Plan Administrator using the following contact information:

Johnson Inc. Group Services:

Suite 301, 12220 Stony Plain Road
Edmonton AB T5N 3Y4

Telephone: (780) 413-6536

Toll Free: 1-877-989-2600

Fax: (780) 420-6082

8:30 a.m. to 4:30 p.m. MST, Monday through Friday

E-mail: edmonton@johnson.ca

Johnson Inc. Group Claims:

Telephone: (780) 413-6599

Toll Free: 1-877-413-6599

8:30 a.m. to 4:30 p.m. MST, Monday through Friday