



Effective January 2008, RTAM is introducing a new voluntary Flexible Extended Health Care Plan. You can choose the level of prescription drug coverage you need. Optional Travel/Trip Cancellation protection continues to be available. There is no need to change your coverage; your policies renew automatically each September 1.

RTAM, with technical advice and administration from Johnson Inc., offers a wide selection of voluntary insurance plans for our members to choose from: *Health, Travel, Dental, Guaranteed or Term Life, and Long Term Care Insurance*. For over 10 years, your Benefits Committee has considered these plans carefully, comparing them to other plans available, and monitors the plan design and experience to ensure they continue to meet the insurance and service needs of the majority of members. Below are the highlights of RTAM's *new* Flexible Extended Health Care Plan. For more information, contact Johnson Inc. at **1-877-989-2600**.

NEW EXTENDED HEALTH CARE (EHC) PLAN Optional Drug Maximums and Travel Coverage

OPTIONAL TRAVEL/TRIP CANCELLATION Out-of-Province/Country Emergency Medical

RTAM's new EHC Plan reimburses 80% of the eligible expenses outlined in the Insurance Certificate. Below are the monthly rates and benefit highlights:

In the event of an unforeseen emergency, RTAM's optional Travel Plan reimburses 100% of eligible expenses outlined in the Insurance Certificate.

MONTHLY PREMIUM RATES (excluding Travel):

Option	A - \$47	Single \$ 94	Couple \$115	Family
B - \$52		\$104		\$128
C - \$61		\$123		\$151

- Emergency medical \$1,000,000 lifetime maximum.
- Multiple trips up to 30 days duration (Base Plan).
- Single trips longer than 30 days (Supplemental extension available with Base Plan).
- Trip cancellation / interruption \$6,000/trip.
- World Access 24 Hour Emergency Help Line – whenever you need it, wherever you are.
- Direct Payment of most emergency medical bills – contact World Access immediately.
- Pre-existing medical conditions are not a limitation.
- Annual premiums are illustrated below and are payable in equal monthly instalments as an authorized deduction from your TRAF pension or bank account.
- There are no additional interest or service charges.
- Available to RTAM members as a stand-alone plan or along with Health coverage.
- Base Plan Rates are discounted by 10% if purchased with RTAM's *new* Extended Health Care Plan.

- Prescription drug card calendar year maximums:
 Option A – \$500, Option B – \$1,000, Option C – *maximum equal to Pharmacare Deductible (Manitoba residents only)*
- Medical Aids and Appliances \$1000/2 cal. years.
- Paramedical Services \$500/cal. year combined.
- Vision Care \$150/ 2 cal. years
- Hearing aids \$500/3 cal. years
- Hospital \$100/day for private or semi-private room.
- Home care after hospital stay \$50/day, max. 10 days.
- Private duty nursing \$1,500/3 cal. Years.
- Ground ambulance \$350 / occurrence
- \$10,000 combined annual maximum and other internal limits apply.
- Apply within 60 days of terminating your (or your spouse's) current group coverage. After 60 days, applicants must submit medical evidence.

Base Plan—Multiple 30—Day Trips	Under Age 55		Age 55 - 64		Age 65 - 75		Age 76 - 80		Age 81 & Over	
Discounted with EHC purchase:	\$ 125	\$ 252	\$ 155	\$ 308	\$ 255	\$ 509	\$ 472	\$ 944	\$ 497	\$ 993
Regular Annual Rates:	\$ 138	\$ 279	\$ 172	\$ 342	\$ 283	\$ 565	\$ 524	\$ 1,049	\$ 553	\$ 1,104
Supplement Plan Single Trip:	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family
15 Days (Total 45)	\$ 44	\$ 86	\$ 50	\$ 99	\$ 79	\$ 159	\$ 160	\$ 321	\$ 167	\$ 332
30 Days (Total 60)	\$ 110	\$ 219	\$ 131	\$ 260	\$ 200	\$ 403	\$ 403	\$ 804	\$ 421	\$ 840
45 Days (Total 75)	\$ 287	\$ 572	\$ 341	\$ 683	\$ 574	\$ 1,150	\$ 1,091	\$ 2,181	\$ 1,142	\$ 2,286
60 Days (Total 90)	\$ 408	\$ 814	\$ 491	\$ 979	\$ 818	\$ 1,633	\$ 1,553	\$ 3,104	\$ 1,628	\$ 3,258
75 Days (Total 105)	\$ 541	\$ 1,081	\$ 650	\$ 1,300	\$ 1,086	\$ 2,172	\$ 2,119	\$ 4,236	\$ 2,223	\$ 4,444
90 Days (Total 120)	\$ 714	\$ 1,427	\$ 858	\$ 1,717	\$ 1,424	\$ 2,846	\$ 2,703	\$ 5,408	\$ 2,837	\$ 5,676
105 Days (Total 135)	\$ 846	\$ 1,692	\$ 1,018	\$ 2,037	\$ 1,696	\$ 3,392	\$ 3,214	\$ 6,428	\$ 3,373	\$ 6,746
120 Days (Total 150)	\$ 1,018	\$ 2,031	\$ 1,223	\$ 2,447	\$ 2,041	\$ 4,082	\$ 3,855	\$ 7,709	\$ 4,044	\$ 8,088
135 Days (Total 165)	\$ 1,167	\$ 2,331	\$ 1,414	\$ 2,806	\$ 2,336	\$ 4,673	\$ 4,421	\$ 8,842	\$ 4,638	\$ 9,278
152 Days (Total 182)	\$ 1,286	\$ 2,571	\$ 1,506	\$ 3,013	\$ 2,577	\$ 5,153	\$ 5,012	\$ 10,024	\$ 5,260	\$ 10,522

NEW RTAM GROUP INSURANCE OPTIONS (Continued)

YOU CAN CHOOSE ANY PLAN COMBINATION

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

1. Flexible Extended Health Care (see reverse)

Direct pay drug card
Three levels to choose from

2. Optional Out-of-Province/Out-of-Canada Emergency Medical Travel (see reverse)

\$1,000,000 lifetime maximum
\$6,000 Trip Cancellation/Interruption max.
Supplementary coverage-trips over 30 days.

3. Dental Care

Below are the monthly premium rates and benefit highlights.

MONTHLY PREMIUM RATES FOR 2007-2008

Single \$44 Couple \$88 Family \$105

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.

- Basic & Preventative* 85%
(Diagnostic, Preventative, Surgical)
- Minor Restorative 80%
(Endodontic & Periodontic)
- Major Restorative 65%
(Crowns, Bridges)
- Dentures / Implants* 50%

*Notes:

1. Implants are an eligible expense subject to an Alternate Treatment Clause maximum, the least expensive course of treatment for professionally adequate results.
2. Dental recall exams and related services are now limited to one per calendar year.

4. 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 80. A medical questionnaire must be completed and the insurer may require proof of insurability.

5. 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.

6. Long Term Care

Up to \$200,000 lifetime protection is available to RTAM members and their spouses, adult children and parents. After 30 day 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.

ACCESS YOUR 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.

ACCESS SERVICE — 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 • Email: 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

