



Your RTAM TRAVEL PLAN Provides Comprehensive Coverage at Competitive Rates.

This comprehensive annual plan provides peace of mind for RTAM members on the move. In the event of an unforeseen emergency, it covers continuous travel insurance needs in one convenient package:

- Multiple trips up to 30 days duration (Base Plan).
- Single trips longer than 30 days (Supplemental extension).
- Automatic renewal at the same trip itinerary (unless you request a change).
- No age restriction.
- Direct Payment of most emergency medical bills – contact World Access immediately.
- \$6,000 trip cancellation / interruption coverage per person, per trip.
- 24 Hour Emergency Help Line – whenever you need it, wherever you are.
- No medical exams or health questionnaires required.
- Pre-existing medical conditions are not a limitation.
- Interest-Free Monthly Deductions.

As shown in the table below, members can purchase Supplemental coverage in addition to the Base Plan to cover the entire length of the trip.

Emergency Services Costs Increase Travel Insurance Rates by 11.2 % as at September 1st, 2007

For most of the travel insurance industry, the rising costs of medical care, particularly in the United States, combined with the restricted availability of beds in Canada for returning patients, has consistently driven up claim costs. The rise in the value of the Canadian dollar continues to be a positive factor for the upcoming travel season. Many RTAM members have benefited from this plan's emergency services and these claim costs determine travel insurance rates.

Effective September 1st, 2007, the renewal rates increase by 11.2% , as shown in the table below.

Premiums are paid by regular, interest-free monthly deductions that you authorize 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.

| | Under Age 55 | | Age 55 - 64 | | Age 65 - 75 | | Age 76 - 80 | | Age 81 & Over | |
|---|--------------|----------|-------------|----------|-------------|----------|-------------|-----------|---------------|-----------|
| 30-day Base Plan (Unlimited number of Trips up to 30 Days Duration) | Single | Family | Single | Family | Single | Family | Single | Family | Single | Family |
| | \$ 138 | \$ 279 | \$ 172 | \$ 342 | \$ 283 | \$ 565 | \$ 524 | \$ 1,049 | \$ 553 | \$ 1,104 |
| Supplement Plan Single Trip of: | 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 |

These premiums are annual, and are payable in equal monthly instalments.

There are no additional interest or service charges.

FREQUENTLY ASKED QUESTIONS

Emergency travel coverage of up to 30 days per trip is covered under the Base Plan. Do I need any other coverage?

As long as your travel period is covered, you do not need to purchase additional coverage. The Base Plan provides comprehensive coverage for Emergency Out-of-Province/Canada medical expenses for an unlimited number of trips up to 30 days duration. For each trip over 30 days you may also purchase Supplemental Plan coverage extending your Base Plan by up to 152 extra days for a maximum total of 182 days for a one-time trip. Be sure to obtain proof of departure before leaving on your trip.

If I am already on my trip, can I purchase additional coverage beyond 30 days?

Yes. You must contact Johnson Inc. before the 30th day of your trip and extensions are subject to World Access Canada Inc. (WAC) restrictions for prior claims. Johnson Inc. requires members to follow up any telephone requests in writing by mail/fax/e-mail. Most supplemental coverage is confirmed prior to departure to avoid restrictions.

Am I covered for a pre-existing condition?

Pre-existing conditions are not a limitation under this policy. For an unforeseen medical emergency, eligible expenses related to a pre-existing condition will be reimbursed at 100%. However, for your safety we recommend you obtain a letter from your physician on the stability of your condition before your departure.

What if I am still undecided about my Travel Plans?

Although you may not have firm travel plans for the upcoming year, you should still renew your Base Plan coverage, and take advantage of the low annual premium. Then you're always protected, even for those unexpected trips you take.

Note: If you decide to cancel your coverage at renewal and re-join later in the year, you will be charged a full year's premium. Pro-rated Base Plan premiums are available to first time plan participants only.

Should you decide to cancel your coverage, please remember that you have 60 days from the September 1st renewal date to advise Johnson Inc. in writing. Otherwise, you will be responsible for paying your full Base Plan premium for the year.

When do I call World Access Canada Inc. (WAC)?

At the first onset of symptoms of a medical emergency and before you seek medical attention, contact WAC.

| | |
|--------------------------------|-------------------|
| Canada/USA (toll-free) | 1-800-249-6556 |
| Mexico (toll-free) | 00-1-800-514-3702 |
| Other countries (call collect) | 0-519-742-6683 |

Manulife appointed WAC to provide all assistance and claims service under this policy. You can contact World Access 24 hours a day, 365 days a year. You must call them immediately to ensure your medical expenses are covered and to effectively monitor your care. Otherwise eligible expenses will be limited to \$2000.

What Proof of Departure is required for a claim?

When a claim arises, proof of departure from your province of residence is required. Proof can be in the form of airline tickets, credit card or other receipts. Remember the proof must identify you personally.

I live close to the US border and go across the border for medical care. Am I covered for these expenses?

Out-of-Canada elective services and treatment are not eligible expenses under the plan. Emergency medical treatment is sudden, unexpected and unforeseen.

Does a travel advisory qualify for Trip Cancellation?

We recommend you call WAC for pre-travel planning advice or visit the Department of Foreign Affairs website www.voyage.gc.ca prior to departure.

RTAM's Plan covers up to \$6000 per insured person for the pre-paid, non-refundable portion of your trip expense, if the trip is cancelled due to a Canadian government *travel advisory* after the purchase of your tickets. The advisory must recommend that Canadians should not travel within the country originally ticketed for a period that would include your trip. Trip cancellation claims must be reported to World Access prior to the scheduled departure date, within 48 hours of the event forcing interruption/delay.

More Questions?

Review your Emergency Medical Insurance Certificate on RTAM's website www.rtam.mb.ca or call RTAM's Plan Administrator, Johnson Inc.
Toll Free: 1-877-989-2600