

## Additional Benefits Available to CPA Members

**Standalone Trip Cancellation & Interruption Travel Insurance**

**MEDOC® Travel Insurance**

If you have questions or would like further information, please contact the Plan Administrator, Johnson Inc. toll free at 1.833.460.8380 or email: [pbservicewest@johnson.ca](mailto:pbservicewest@johnson.ca)

### Policy Renewal

The CPA Extended Health Care and Dental Care plans renew each May 1 and are subject to the policy terms and conditions set out in the policy documents. A new Prestige Travel Insurance Base Plan will be issued each May 1.

### Premium Payment

Monthly premium payments are deducted from your bank account one month in advance on the 5th of each month. For example, the July 5th bank deduction pays for August coverage.

Retail Sales Tax will be added to the premiums where required by law.

## Dental Care Plan Option

Members who apply for Dental Care during the open enrolment period from May 1, 2024 to July 31, 2024 or within 60 days of terminating group coverage, are exempt from prorated maximums in the first calendar year.

### Coverage Includes

- 80% Basic / Preventative Services (No annual maximum), includes:
  - 1 oral exam per calendar year, 8 units of scaling and/or root planing per year, and 4 units of dental facility fees for surgical removal of teeth.
- 80% Minor Restorative, includes:
  - Endodontics / Periodontics (\$750 combined calendar year maximum).
- 50% Major Restorative procedures – Must be pre-authorized by mail, and includes:
  - Crowns / Posts / Inlays / Onlays (\$700 combined calendar year maximum).
  - Bridges / Dentures / Implants (\$700 combined calendar year maximum).

### Dental Care Monthly Rates

Single	Couple	Family
\$53	\$103	\$147

## CONTACT A REPRESENTATIVE TODAY

Toll free: 1.833.460.8380

Fax: 1.866.226.1430

Email: [pbservicewest@johnson.ca](mailto:pbservicewest@johnson.ca)

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©2024 Johnson Inc. A member of Intact Financial Corporation. Johnson Insurance is a trade name of Johnson Inc. and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. The Extended Health Care Plan and Dental Care Plan are underwritten by the Manufacturers Life Insurance Company ("Manulife"), and administered by Johnson. Coverage under the EHC Plan is subject to proof of enrollment in the applicable Provincial Pharamcare program. Valid provincial or territorial health plan coverage required. MEDOC® is a Registered Trademark of Johnson. Prestige, MEDOC® and Trip Cancellation & Interruption Travel Insurances are underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by Johnson. Valid provincial or territorial health plan coverage required. Johnson and RSA share common ownership. Travel assistance is provided by Global Excel Management Inc. Eligibility requirements, limitations and exclusions may apply and/or may vary by province or territory. The information provided in this summary is for informational purposes only and should not be considered legal or insurance advice. Policy wordings prevail. <sup>1</sup>Certain benefits do not apply in your province or territory of residence. <sup>2</sup>Coverage for Trip Cancellation begins the day of booking your trip provided your insurance is in effect. If a trip is booked prior to Trip Cancellation insurance being in effect, coverage for that trip will begin the day that the insurance premium is paid, and the policy is issued. Trip Cancellation, Interruption & Delay Insurance benefits apply only to travel arrangements booked prior to departure.

## PLAN SUMMARY



Canadian Police Association  
Association canadienne des policiers

**SUBSIDIZED PLAN**  
May 1, 2024

## INSURANCE COVERAGE FOR CPA MEMBERS

- EXTENDED HEALTH CARE
- PRESTIGE TRAVEL INSURANCE
- DENTAL CARE
- AND MORE



## Extended Health Care (EHC) Plan

### Comprehensive Insurance Benefits

Canadian Police Association (CPA) members can join the Extended Health Care (EHC) plan during the open enrolment period from May 1, 2024 to July 31, 2024 or within 60 days of terminating existing group coverage without providing medical evidence of insurability. Members without group insurance coverage or those applying for coverage outside the enrolment period will be subject to medical evidence of insurability for EHC and prorated maximums in the first calendar year for Dental Care. Please note, proof of enrolment in the Pharmacare Plan in your province/territory of residence is required for coverage under this Plan.

80% coverage on eligible expenses up to a lifetime maximum of \$250,000 per insured person (excludes Emergency Travel). Other inside limits apply.

Note: CPA Member covered for prescription drugs only; non-drug EHC benefits available to Spouse and Dependents only.

### Prescription Drug Coverage:

- Pay direct drug card to reimburse prescription drugs included in the drug formulary of your province of residence (e.g. PharmaCare):
  - Drugs are subject to mandatory generic substitution pricing.
  - \$10 dispensing fee cap and 8% mark-up limit.

### Eligible drugs include:

- Drugs, sera and injectables, and compounds / mixtures requiring a prescription and dispensed by a licensed pharmacist.
- Both non-prescription drugs (with a Drug Identification Number) and supplies required for treatment of cystic fibrosis, diabetes (e.g. test strips), heart disease or Parkinson's.
- Vaccines (\$100 per calendar year).

Choose from two (2) annual calendar year maximums:

- Drug Option A:** \$2,000 per household.\*
- Drug Option B:** \$4,000 per household.\*

\*Annual household limit includes \$850 of coverage for CPA member (reimbursed at 100%).

### Non-Drug Eligible Expenses:

- Accidental Dental (\$1,000 per calendar year).
- Ambulance Service.
- Diagnostic Services.
- Hearing Aids (\$1,000 per 5 calendar years)
- Home Care (\$50 per day – duration limits apply).
- Medical Aids and Appliances (individual limits).
- Paramedical Services (\$1,000 combined per calendar year).
- Prescribed Health Education Programs.
- Private Duty Nursing.
- Private or Semi-private Hospital (100%, up to \$100/day).
- Vision Care (\$300 per 2 calendar years plus up to \$100 towards 1 eye exam per 2 calendar years).

### EXTENDED HEALTH CARE (EHC) MONTHLY RATES BY DRUG OPTION

EHC Plan Only	Single	Family
\$850 Drug Maximum*	\$38	-
\$2,000 Drug Maximum**	-	\$267
\$4,000 Drug Maximum**	-	\$279

\*Single plan only includes prescription drug coverage  
 \*\*Annual household drug maximum includes \$850 of coverage for CPA member (reimbursed at 100%).

## PRESTIGE TRAVEL ANNUAL RATES (annual rates deducted in monthly deductions)

Need travel insurance? Choose the optional Prestige Travel Insurance when you enroll in the Extended Health Care Plan.

PRESTIGE TRAVEL (62-day Base Plan; No Deductible)			
	Single	Couple	Family
<b>Annual Rates</b>			
Under Age 75	\$581	\$1,162	\$1,419
Age 75 - 84	\$1,807	\$3,613	\$4,495
PRESTIGE TRAVEL (93-day Base Plan; No Deductible)			
	Single	Couple	Family
<b>Annual Rates</b>			
Under Age 75	\$732	\$1,463	\$1,788
Age 75 - 84	\$2,277	\$4,551	\$5,664
PRESTIGE TRAVEL (62-day Base Plan; \$1,000 Deductible)			
	Single	Couple	Family
<b>Annual Rates</b>			
Under Age 75	\$523	\$1,045	\$1,277
Age 75 - 84	\$1,626	\$3,251	\$4,046
PRESTIGE TRAVEL (93-day Base Plan; \$1,000 Deductible)			
	Single	Couple	Family
<b>Annual Rates</b>			
Under Age 75	\$659	\$1,317	\$1,608
Age 75 - 84	\$2,051	\$4,096	\$5,098

Retail Sales Tax may apply based on your province or territory of residence.

Contact the plan administrator, Johnson Inc. for rates for ages 85+.

## Prestige Travel Insurance

Only available with the Extended Health Care Plan

- Unlimited number of trips within Canada of any duration.<sup>1</sup>
- Unlimited number of trips outside Canada of up to 62 or 93 consecutive days, depending on your Base Plan selection.
- Up to \$10 million emergency medical coverage per insured person, per trip.
- Up to \$8,000 trip cancellation, interruption and delay benefits.<sup>2</sup>
- Up to \$1,500 (\$3,000 per family) for lost, stolen or damaged baggage.
- 24 Hour Emergency Help Line – contact the Johnson Claims Assistance Centre toll free at: 1.800.709.3420.
- A Supplemental Plan is available for a longer trip of up to 212 consecutive days outside of Canada (depending on province of residence). A 93-day Base Plan is required in order to purchase a Supplemental Plan.

**Contact the Plan Administrator,  
Johnson Inc., for more details.**

**Contact Johnson Today!  
1.833.460.8380**