

What's On Your Mind?

JOHNSON 
INSURANCE

Answers Your Questions

Did You Know?

DISCLAIMER

The information in this document was accurate at the time of publication and does not take the place of any recent updates or modifications. You should contact Johnson Insurance to confirm the most up-to-date coverage. General Inquiries: 1-844-896-6977

Vision care – Did you know?

You are eligible for glasses and contacts every 24 consecutive months, not every two calendar years. The claims are processed using the date of service, not the date of payment. If the date of service is before the 24 consecutive months, but you pay for the glasses after the 24 consecutive months from your last claim, your claim will not be eligible.

COVID-19 and Emergency Out of Province Travel Insurance coverage – Did you know?

Currently, there is no exclusion under your Travel coverage for COVID-19 related illnesses, and to the best of our knowledge, Manulife has no intention of adding this medical exclusion, nor any location-based exclusions at this time. However, there is no guarantee that this will not happen in the future.

Prescriptions for Paramedical Services – Did you know?

The NBTF Health Insurance plan does not require a medical prescription from your doctor for common paramedical services like massage therapy, physiotherapy, etc. Some services do require a prescription, and if in doubt, contact Johnson Insurance.

Prescription Drug – Did you know?

Some prescription drugs can cost thousands of dollars per prescription and last year, almost 150 NBTF members had prescription drug costs greater than \$30,000 and several exceeded \$100,000! There are often Drug Manufacturer patient financial assistance programs to help offset or fully pay your 20% co-payment. Discuss this with your doctor and pharmacist if you find yourself in this situation.

Does my Emergency Out-of-province/Out-of-Canada insurance cover me if I get COVID-19 while travelling? – Did you know?

When travelling if you or a covered member of your family have a medical emergency and get sick (with COVID-19 or another illness), your Out-of- province/Out-of-Canada coverage will pay for your emergency medical treatments, subject to the terms of your contract. There are no restrictions/exclusions on where you travel under the Emergency Out-of- province/Out-of-Canada benefit.

Is it safe for me to travel to areas where COVID-19 is being reported? – Did you know?

Before travelling, you are encouraged to check the Government of Canada’s website for the latest on this developing situation and pay close attention to advice provided by experts. On March 14, 2020, the Federal Government issued a travel advisory which you should take note of.

If a vaccine is developed to protect against COVID-19, will the cost be covered by my plan? – Did you know?

Researchers are working on a vaccine for COVID-19 but it’s too early to predict if it will be needed or how it would be made available to the public. If approved for sale in Canada it would be an eligible expense under your Prescription Drug Insurance Program.

What happens if I am placed in quarantine by a medical doctor or Public Health official while I am travelling? – Did you know?

If you or a family member experience a medical emergency and get sick while travelling and are quarantined (example: diagnosed with COVID-19), you would be eligible for coverage under your emergency Out-of-province/Out-of-Canada benefit, subject to the terms of your contract.

What happens if I am quarantined by a doctor or Public Health official, but I’m nearing the maximum number of days eligible for coverage while out- of-country? – Did you know?

If you are quarantined but nearing the maximum number of days of eligible coverage, your Emergency Out-of-province/Out-of-Canada coverage will be extended until you are stable, released from quarantine and able to secure safe passage home. This applies as long as you are under quarantine – whether you have been diagnosed or not.

How do the news reports I've heard about Manulife's travel insurance affect me? – Did you know?

The stories on the news about Manulife **individual** travel insurance do not affect your Group Benefits insurance policy.

Manulife's Group policies, which are insurance plans provided by employers or organizations, are not part of the individual travel insurance changes announced by Manulife effective March 5. Those changes only apply to Manulife's travel insurance products that are sold to individual customers.

How do the news reports I've heard about travel insurance provided by Allianz Global Assistance affect me? – Did you know?

The stories on the news about travel insurance provided by Allianz do not affect your Group Benefits insurance policy.

Manulife's Group policies, which are insurance plans provided by employers or organizations, are not part of the changes announced by Allianz, which took effect on March 11.

Eye Exam Frequency – Did you know?

Eye exams under your Vision Care Benefit can be eligible every 12 months for medical purposes.

Hospital Benefit – Did You Know?

The cost difference between a ward hospital room and a semi-private hospital room is covered at 100% under your Hospital Benefit.

Major Restorative Dental Benefit – Did You Know?

Crowns, bridges, pontics and dentures are now covered under your Major Restorative Dental Benefit to a maximum of \$2,000 per calendar year. A predetermination, including x-rays, is required from your dentist for pre-approval.

Orthopedics – Did You Know

Orthopedic shoes are covered to a maximum of \$125 every 12 consecutive months. A prescription is required.

Optional Life Insurance – Did You Know?

When your Optional Life Insurance terminates at age 65 you may be eligible to convert it to an individual contract, without medical evidence, within 31 days of the termination of your group Optional Life Insurance.

Dental Insurance Plan – Did You Know?

You are eligible for recall oral examinations once every 5 months.

Major Medical Benefit – Did You Know?

Elastic support stockings are covered under your Major Medical benefit. They are subject to a \$25 per person per calendar year maximum.

Prescription Drug Plan – Did You Know?

Anti-smoking drugs are covered under your Prescription Drug Plan. They are subject to a lifetime maximum of \$300 per person.