

# THRIVE

## Flexible Benefits for Retirees



### Plan Highlights

If your members / employees do NOT have access to benefits before or after retirement, Johnson's Flexible Benefits for Retirees – THRIVE – offers a choice of three comprehensive health and dental plans, including annual travel and trip cancellation coverage. The Thrive flexible retiree plans provide a wide range of coverage and are available to all Canadians, coast-to-coast. Enrollment is easy, competitively priced and fully portable.

### Coverage†:

Coverage Level*	Extended Health Care (EHC)	Travel** Only available to EHC enrollees	Dental Care Sold Separately
Superior	90% coverage \$2,500 annual drug maximum \$150/year lifestyle drugs covered at 50% \$300/day hospital coverage at 100% \$90/visit for paramedical \$600/2 years for vision care	100% coverage 93 days/trip \$3,000,000 lifetime maximum \$8,000 Trip cancellation/trip	90% coverage Basic unlimited Minor restoration \$900/year Major restoration 60% coverage: \$1,000 crowns/posts/inlays/onlays \$1,000 implants/bridges/dentures
Enhanced	80% coverage \$2,000 annual drug maximum \$150/year lifestyle drugs covered at 50% \$250/day hospital coverage at 100% \$80/visit for paramedical \$500/2 years for vision care	100% coverage 62 days/trip \$3,000,000 lifetime maximum \$6,000 Trip cancellation/trip	80% coverage Basic unlimited Minor restoration \$800/year Major restoration 50% coverage: \$800 crowns/posts/inlays/onlays \$800 implants/bridges/dentures
Basic	70% coverage \$1,500 annual drug maximum \$150/day hospital coverage at 100% \$70/visit for paramedical \$300/2 years for vision care	100% coverage 35 days/trip \$3,000,000 lifetime maximum \$4,000 Trip cancellation/trip	70% coverage Basic unlimited Minor restoration \$800/year

### Key points:

- Retirees who apply within 90 days of losing group benefit coverage – no medical evidence required
- Access to benefits when changing jobs or retiring
- No age termination
- Applicants with pre-existing health conditions are not excluded
- Direct pay health card for prescription medicines and other health care providers will be provided to all policyholders.
- Monthly premium deductions may be a tax-deductible expense
- Coverage is fully portable, across Canada

## Extended Health Care Monthly Rates:

Coverage Level	Single	Couple	Family
Superior	\$204.00	\$349.50	\$471.00
Enhanced	\$150.00	\$256.50	\$346.00
Basic	\$96.00	\$165.00	\$222.00

## Extended Health Care Monthly Rates with Travel:

Coverage Level	Single	Couple	Family
Superior	\$221.50	\$389.00	\$515.00
Enhanced	\$165.00	\$290.00	\$384.00
Basic	\$109.00	\$193.50	\$254.00

## Dental Care Monthly Rates:

Coverage Level	Single	Couple	Family
Superior	\$78.00	\$156.00	\$181.00
Enhanced	\$58.50	\$117.00	\$136.00
Basic	\$43.00	\$86.00	\$99.00

Rates in effect until December 31, 2017 at which time the Plan Design and Rates will be reviewed. Please contact Johnson Inc. for additional coverage details and supplemental travel rates