



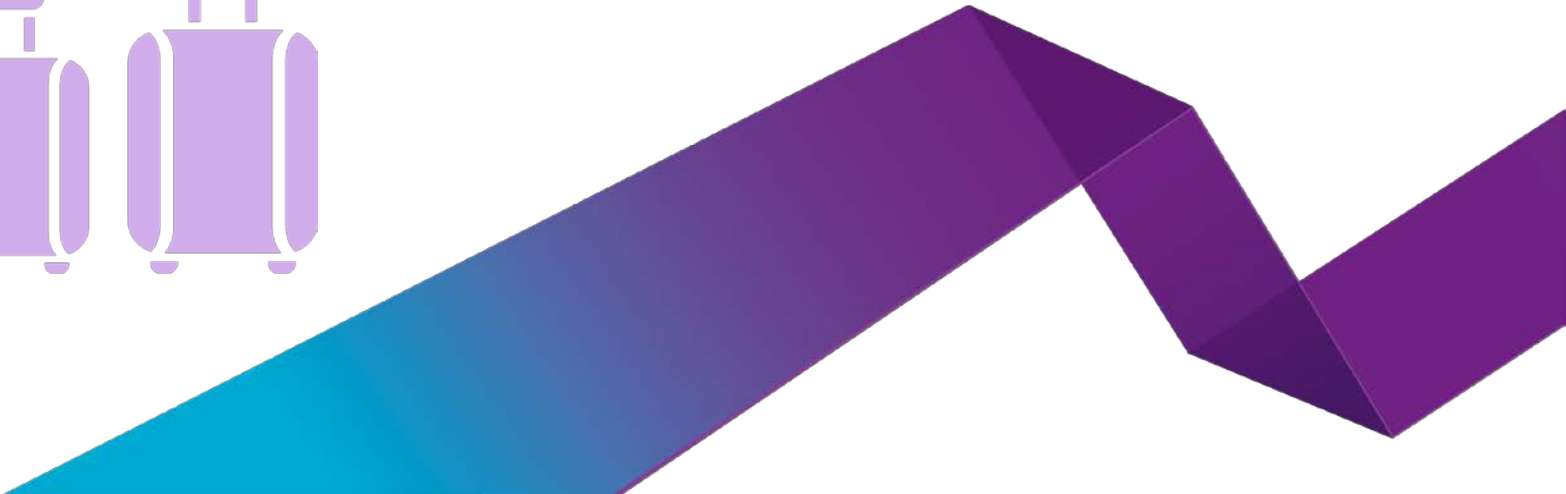
National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

JOHNSON 

# NATIONAL ASSOCIATION OF FEDERAL RETIREES MEDOC<sup>®</sup> TRAVEL INSURANCE

... because there's no room  
in your suitcase for worry





# NATIONAL ASSOCIATION OF FEDERAL RETIREES & JOHNSON

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The National Association of Federal Retirees & Johnson's relationship dates back to 1992 with the introduction of MEDOC<sup>®</sup> Travel Insurance.

Over 85,000 National Association of Federal Retirees members and their spouses are MEDOC policyholders.

Home-Auto Plan was introduced to the National Association of Federal Retirees members in 1996.

# PUBLIC SERVICE HEALTH CARE PLAN

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The Public Service Health Care Plan (PSHCP) provides coverage for Emergencies while travelling Out of Province / Out of Canada up to a maximum of:

- 40 days of coverage.
- \$500,000 CDN.



# DO I NEED MEDOC?

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This is a matter of individual choice...however,

- No other travel insurance plan on the market has a coverage limit below \$1,000,000.
- An independent source (Canadian Snowbird Association) recommends a minimum of \$1,000,000\* of travel insurance coverage.

# MEDOC PLAN

MEDOC increases your PSHCP coverage limit from \$500,000 to \$10,000,000 CDN.

MEDOC covers many expenses/benefits NOT covered by PSHCP at all, including:

- Vehicle Return up to \$5,000
- Pet Return up to \$500
- In Hospital Private Duty Nursing
- Baggage and Personal Effects
- Flight Accident and Accidental Death & Dismemberment
- Trip Cancellation, Interruption & Delay




# TRIP CANCELLATION\*, INTERRUPTION & DELAY

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Should you, your family member, caregiver, close business associate, travelling companion or your travelling companion's family member suffer a medical emergency before or during a trip, MEDOC covers:

**Up to \$15,000 per insured person, per trip**

\* For a Trip Cancellation, Interruption & Delay Insurance benefits to be in effect, ALL trips must be booked prior to your day of departure.



# WHAT IS COVERED BY MEDOC?

## Additional Eligible Expenses

- Additional expenses for meals and accommodations up to \$350 per day, maximum of \$3,500.
- Repatriation / burial at place of death, up to \$5,000.
- Incidental hospital expenses up to \$50 per day up to a maximum of \$2,000 per insured.
- Drugs and medication.
- Air emergency transportation or evacuation.
- Emergency dental care up to \$5,000.
- Emergency Relief of Dental Pain up to \$600.
- Transportation of a family member to the bedside.



# NEW PLAN ENHANCEMENTS FOR 2019–2020

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- Trip Cancellation/Interruption/Delay benefits max increased to \$15,000 per insured.
- Emergency Medical benefits max increased to \$10M per insured.
- Flight Accident Insurance benefit increased to \$150,000.
- Accidental Death & Dismemberment benefit increased to \$50,000.





# NEW PLAN ENHANCEMENTS FOR 2019–2020

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New benefits under Trip Interruption & Delay Insurance for the 2019/2020 policy year:

- Reimbursement of airport lounge day-pass
- Lost or stolen documents (covered event)



# TRIP OPTIONS

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## 40-Day Annual Base Plan

- Unlimited number of trips up to 40 days each.
- Increases your PSHCP maximum from \$500,000 to \$10 million.
- Includes coverage for Trip Cancellation, Interruption & Delay for every trip you take during the year.
- Provides maximum peace of mind protection with no Health Questionnaire to fill out, and no need to report travel dates.

# TRIP OPTIONS

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## Supplemental Plan

- For trips longer than 40 consecutive days to maximum of 182 days per trip (212 days in BC, MB, ON & NL).
- With the purchase of a Supplemental Plan, **the 40 day Base Plan is automatically included** at no additional cost. (i.e. a member can purchase a Supplemental Plan for a 60 day, one time trip and also travel for an unlimited number of trips up to 40 days each).
- Completion of a Health Option questionnaire is required to determine rates: Standard, Preferred, or Optimum.

# WHAT MAKES MEDOC UNIQUE?

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No stability\* clause for pre-existing medical conditions for MOST policyholders:

- Base Plans are NOT subject to the stability\* clause.
- Supplemental Plan policyholders who have qualified for Optimum or Preferred health options are NOT subject to the stability\* clause.
- ONLY Supplemental Plan policyholders who have qualified for the Standard health option are subject to a 90 day stability\* clause.

# WHAT DOES STABILITY MEAN?

\*Stability means: no new treatment or new prescribed medication, no change in treatment or prescribed medication, no new symptoms or change in frequency of symptoms, no hospitalization or referral to a specialist in the 90 days prior to travel (90 days prior to booking your trip).



# WHAT MAKES MEDOC UNIQUE? (CONT'D)

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## Easy Monthly Premium Payments

- Premiums are paid monthly through pre-authorized bank deductions. (You have the option of choosing one, lump-sum deduction if you prefer.)

## Automatic Annual Re-issue

- Coverage is automatically re-issued each year on September 1st, so that your coverage never lapses.
- Supplemental Plan policyholders must complete a new Health Option Questionnaire to re-qualify for Preferred or Optimum health options.



# WHAT MAKES MEDOC UNIQUE? (CONT'D)

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## No age or health limitations to purchase coverage:

- MEDOC is available to all National Association of Federal Retirees members regardless of age or health status.

## Coordination with your PSHCP coverage:

- One number to call should you have a claim – GEM.
- GEM will coordinate with PSHCP and MEDOC to ensure that your claim is handled seamlessly.

# TRAVEL ASSISTANCE

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The MEDOC Claims Assistance Centre  
(Global Excel Management Inc.)

## 24-hour Emergency Help line

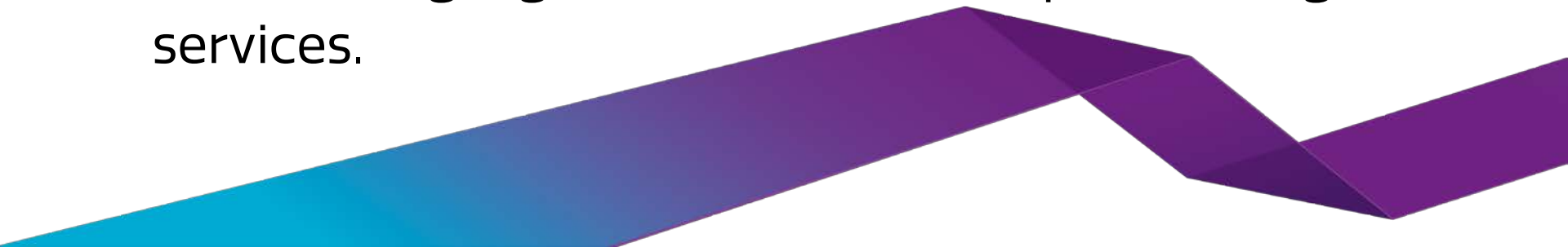
- The MEDOC Claims Assistance Centre toll-free Emergency Help line is available 24-hours a day / 7 days per week.
- In the event of an emergency, members must call the MEDOC Claims Assistance Centre as soon as medically possible.



# TRAVEL ASSISTANCE (*CONT'D*)


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The MEDOC Claims Assistance Centre will:

- Refer the member to the nearest appropriate medical facility.
  - Arrange for the member's eligible expenses to be paid directly (whenever possible).
  - Relay important messages to and from the member's family or physician.
  - Provide language assistance and help obtain legal services.
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# ADVICE FOR COMPARING TRAVEL INSURANCE PLANS

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- Travel Insurance plans only cover “Emergency” events, not routine treatment.
  - Familiarize yourself with the General Exclusions & Limitations in all policies as they apply to all policyholders.
  - Read your policy and understand how it applies to you.
  - Understand how the policy treats pre-existing conditions.
  - If you have questions about your specific situation, ask before you buy.
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# HOW DO I APPLY FOR MEDOC?

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Apply online at

[www.johnson.ca/federalretirees](http://www.johnson.ca/federalretirees)  
(and click on the MEDOC button)

Or

Complete an application form and forward through the mail, along with a VOID cheque.

Or

Call **1-866-60-MEDOC (1-866-606-3362)** for assistance.



English Français



MEDOC®

1 Quick Quote 2 Your Details 3 Payment 4 You're Done!

**Quick Quote**  
Estimated Price  
\$--.---  
Monthly Price  
\$--.---

**CONTACT US**  
1.888.968.1068  
[Print Application Form](#)  
[Rates](#)  
[Your travel insurance policy documents](#)  
[Legal Terms](#)  
[Privacy](#)

QUICK QUOTE

Number of adults:  ⓘ

Number of dependents:  ⓘ

What is your date of birth?  ⓘ

What is your province of residence?  ⓘ

Select coverage type:  
 Base coverage up to 40 days ⓘ  
 Supplemental coverage 41+ days

Have you booked your trip?  
 Yes ⓘ  
 No

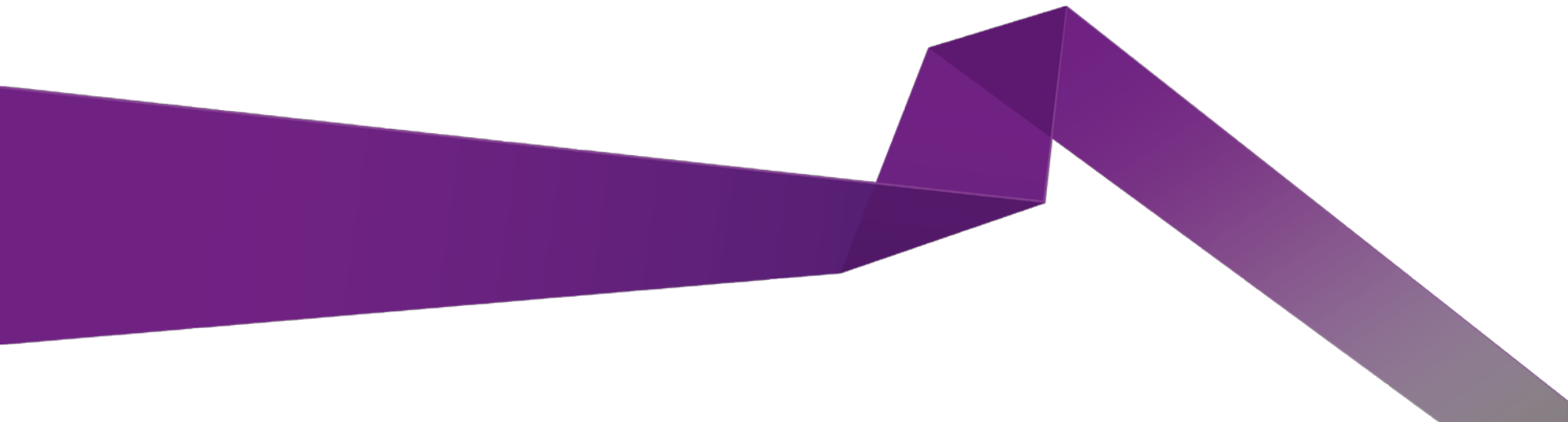
**Get your travel quote**

# AFTER ENROLLMENT

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Once enrolled, you will:

- Receive a confirmation of coverage letter, a policy or certificate of insurance and a claims card outlining emergency telephone numbers.



# HOME PROGRAM



Protect your largest investment with the right insurance....Johnson's Home Insurance offers:

- Guaranteed replacement cost on Home
- Replacement cost on personal property
- 24 Hour Claim Service
- Coverage available for short term rentals
- Vacation trailer coverage
- Seasonal coverage available in other provinces
- \$30,000 By-Law endorsement
- MEDOC policyholders get an additional 5% off on their home insurance



# HOME PLUS PLATINUM BENEFITS

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- **\$10,000 Jewellery Coverage**
  - Vanishing Deductible
  - **First Claim Forgiveness**
  - Personal Identity Theft and Restoration
  - Critical Illness Benefit
  - **\$15,000 Personal Property** in a Nursing Home or Long Term Care Home
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# 50+ ASSIST (FREE FOR MEMBERS)

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- **Nursing Assistance** – after a 5-day hospitalization, where recommended by a doctor, these services can be provided at home
- **Housekeeping** – after a 5-day hospitalization, these services can be provided for light housekeeping duties
- **Companion Services** – after a 5-day hospitalization, these services can be provided at home
- **Home Repair Referral Services** – provides referral to qualified, reputable services for home repair
- **Morale Assistance** – provides morale support and a referral service to organizations and services that can help

# NEW COVERAGE OPTION FOR FLOODING

Benefits at a glance	Limited Sewer Backup Endorsement	Enhanced Water Coverage Endorsement
Sewer Backup	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sump	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Septic	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Freshwater Flooding	Not covered	<input checked="" type="checkbox"/>
Eaves downspouts and drains	Not covered	<input checked="" type="checkbox"/>
Saltwater, dam break, tsunami, coastal flood	Not covered	Not covered

# SCHOLARSHIP PROGRAM

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Johnson is proud to offer 50 scholarships, valued at \$1,000 each, to students completing high school in 2019 and starting post-secondary education in the fall.

To date, Johnson has awarded over 1,500 scholarships at more than \$1 million to support young Canadians across Canada in pursuit of their post-secondary education.



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# Questions?

# Thank you!

