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Voluntary Plan Summary
Effective April 2026

Extended Health Care (EHC) Plan

If you're a RTAM member and residing in Canada, you can opt into our EHC plan. This plan can include travel benefits and be an enhancement or replacement for your current group coverage. Plus, if you join within 60 days of ending your group coverage, you won't need to submit any medical proof of insurability. After the 60-day window, you are required to provide medical proof of insurability.

What is covered?

There are 2 EHC plans available to RTAM Members: Core and Enhanced.

Receive 80% coverage for eligible expenses with a combined annual maximum of $10,000 (Core) and $12,000 (Enhanced) for both drug and non-drug claims per insured, unless specified otherwise (other inside limits apply).

Health Care	Core EHC Plan Coverage	Enhanced EHC Plan Coverage
Drugs	Pay direct drug card to reimburse 80% of drugs on the Manitoba Drug Formulary List to a maximum of $1,050* per insured per policy year. **Includes vaccines $100 / year*	Pay direct drug card to reimburse 90% of drugs on the Manitoba Drug Formulary List to a maximum of $2,400* per insured per policy year. **Includes vaccines $100 / year*
Hospital room (private or semi-private)	100% (up to $100 / day)	
Home care	$50 / day (up to 10 days after minimum of 24-hour hospital stay)	
Accidental dental	$1,000 / policy year	
Hearing aids	$2,000 / 5 consecutive calendar years	
Private duty nursing	$3,000 / 3 consecutive calendar years	$6,000 / 3 consecutive calendar years
Medical items	Individual limits apply	
Foot orthotics and orthopedic shoes	$500 each / calendar year	$650 each / calendar year
Paramedical services	$300 maximum per practitioner / policy year Acupuncturist, Chiropractor, Athletic Therapist, Naturopath, Speech Therapist, Osteopath, Massage / Shiatsu Therapist, Physiotherapist, Podiatrist / Chiropodist, Dietician / Nutritionist, Psychologist / Registered Social Worker	$500 maximum per practitioner / policy year Acupuncturist, Chiropractor, Athletic Therapist, Naturopath, Speech Therapist, Osteopath, Massage / Shiatsu Therapist, Physiotherapist, Podiatrist / Chiropodist, Dietician / Nutritionist, Psychologist / Registered Social Worker
Emergency transportation	100% no maximum	
Prescribed health education programs	$300 lifetime maximum per individual	
Vision Care	One Eye Exam / 2 calendar years Lenses, Frames, Contacts $250 / 2 calendar years	One Eye Exam / 2 calendar years Lenses, Frames, Contacts $350 / 2 calendar years

- Maximums listed are per covered person.
- For complete plan details, please refer to your policy booklet.
- Policy year runs from April 1st – March 31st, and Calendar year runs from January 1st – December 31st.

Some exclusions apply:

- Drugs are subject to mandatory generic substitution pricing when available (the lowest cost alternative among drugs that have identical active ingredients).
- $6 dispensing fee cap and 8% mark-up limit apply.

Monthly rates for EHC plan

EHC Plan Only	Single	Family
Core	$90	$164
Enhanced	$140	$258

Journey Travel Plan

Enjoy unlimited adventures with the optional Journey travel plan. This annual plan offers base coverage for an unlimited number of 62-day or 93-day (or less) trips outside of Canada, and an unlimited number of trips within Canada of any duration.[1] Or for those long adventures, our supplemental plan can offer additional duration. The cherry on top? No health questionnaire or medical required.

What is covered?

- Up to $10 million emergency medical coverage per insured person, per trip.
- Up to $8,000 in coverage for trip cancellation and interruption per insured person, per trip.[2]
- Up to $1,500 ($3,000 per family) for lost, stolen or damaged baggage.
- 24/7 claims and medical assistance.

Journey Travel Plan Annual Rates (payments deducted monthly)

Age	0 - 54		55 - 64		65 - 75		76 - 80		81+	
Base plan options	**Single**	**Family**	**Single**	**Family**	**Single**	**Family**	**Single**	**Family**	**Single**	**Family**
62-day base plan	$456	$912	$567	$1,136	$883	$1,765	$1,650	$3,299	$1,735	$3,469
93-day base plan	$573	$1,148	$714	$1,432	$1,111	$2,223	$2,078	$4,158	$2,186	$4,370

Base Plan Discount Options - only one discount option can be selected:

1. Opt out of Trip cancellation and interruption benefits (20% discount)
2. $1,000 Deductible per Claim (20% discount)
3. $5,000 Deductible per Claim (45% discount)

If you choose to opt out of trip cancellation and interruption benefits, or select a deductible, these options also apply to your Supplemental Plan. Discounts only apply to your Base Annual Plan premium.

Dental Care Plan

First time applicants will have the annual maximum of $1,500 prorated for the first calendar year of coverage.

What is covered?

$1,500 annual maximum per insured per calendar year, combined for all coverages.

Dental Care	Basic Dental Plan Coverage
Basic services	85%
Minor services	80%
Major services	65% for Crowns / Posts / Inlays / Onlays. Must be preauthorized by mail. 50% for Bridges / Dentures / Implants (Implants are subject to an alternate treatment clause maximum)

Maximums listed are per covered person. For complete plan details, please refer to your policy booklet.

Monthly Rates for Dental Care Plan

	Single	Family
Basic dental plan	$75	$149

A couple of heads up

- **Policy renewal:** Our Extended health care and Dental care plans renew every April 1st. Make sure to check out the policy terms and conditions at belairdirect.com/rtam. And don't forget, a fresh Journey travel base plan kicks in every April 1st too.

- **Premium payment:** We'll deduct your monthly premium from your bank account on the 5th of each month, one month in advance. So, your July 5th payment covers your August coverage. Easy, right? And if Retail Sales Tax applies, we'll add it to your premiums as required.

Additional benefits available to RTAM members

- Standalone trip cancellation & interruption insurance
- Guaranteed life insurance
- Term life insurance
- belairdirect travel insurance

Get in touch to simplify your group benefits insurance.
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The Extended Health Care Plan and Dental Care Plan are underwritten by Desjardins Financial Security ("DFS") and administered by belairdirect Agency Inc. Coverage under the EHC Plan is subject to proof of enrolment in the applicable Provincial Pharmacare program. Travel insurance products are underwritten by Belair Insurance Company Inc. and services provided by belairdirect Agency Inc. Valid provincial/territorial health plan coverage required. Travel assistance is provided by Global Excel Management Inc. Eligibility requirements, limitations and exclusions may apply and/or may vary by province/territory. Retail Sales Tax may apply based on your province or territory of residence. The information provided in this summary is for informational purposes only and should not be considered legal or insurance advice. Policy wordings prevail. For more information, refer to belairdirect.com/rtam. Belair Insurance Company Inc. and belairdirect Agency Inc. share common ownership. [1] Certain benefits do not apply in your province or territory of residence. [2] 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. © 2026, belairdirect Agency Inc. All rights reserved.

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