

Dear Customer,

### **Update on Health and Dental Care Plans**



While at the onset of the COVID-19 pandemic we did see some reduced usage of our Health and Dental Plans, the current renewal rate accounts for experience up to February 2020. As a result, the impact of any reduced usage would primarily be seen in the 2021 renewal.

Although a significant number of businesses were closed during the COVID-19 pandemic, many health care practitioners were offering services by way of virtual visits. Members with the Health Plan were able to continue accessing their coverage through these virtual visits.

Despite the uncertainties we are all currently facing, we continue to focus on providing our members with comprehensive coverage at a great value. As such, we are pleased to inform you that the Health and Dental rates will renew with no change for the 2020-2021 policy year.

### **3 Months of Extra Prestige Travel Insurance Coverage at No Cost**



These are different times and while the globe continues to confront the pandemic and travel uncertainty, we wanted to share with you a quick update.

At Johnson Insurance, our core objective is to protect our customers. We are proud that **Prestige** Travel Insurance has already supported a record number of customers who have had to cancel a future trip or whose trip was interrupted and needed help returning to Canada.

**Prestige** Travel Insurance is designed to cover multiple trips, allowing customer's flexibility to take advantage of the Trip Cancellation, Trip Interruption and Medical coverage throughout the year while still being priced competitively.

We understand how this pandemic has impacted your plans following the Government of Canada issued travel advisory and we have heard your concerns. **Prestige** Travel Insurance continues to provide medical coverage for many Canadians who have as yet been unable to return to their homes in Canada. Trip Cancellation coverage also continues for trips booked prior to the travel advisory. Travel within Canada is also still covered as our provincial borders gradually begin to open, and your policy is still in force.

While there continues to be many unknowns as to what the travel world will look like in the coming months, we have been working diligently with our stakeholders and with our affinity partners to provide some additional value to our policyholders. Your Prestige Travel Insurance policy, which would normally be reissued on September 1st of each year, has been extended for an additional 3 months for current policyholders. This means you will have travel insurance coverage up to November 30, 2020 at no additional cost. Our hope is that with more time we will have more certainty and stability within the Travel industry and that we will all be able to enjoy our industry leading travel insurance in the future.

We value your patronage and hope that you and your family are staying safe and well and that you and all Canadians will be travelling again soon.



We encourage you to review the enclosed renewal statement for details on your coverage and deductions. As the COVID-19 outbreak continues to evolve, please visit [Johnson.ca/coronavirus](https://www.johnson.ca/coronavirus) for regular updates and guidance on your insurance.

## Johnson Insurance

Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary, 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 Desjardins Insurance and administered by Johnson. Coverage under the EHC Plan is subject to proof of enrolment in the BC Fair PharmaCare Plan. Prestige Travel Insurance is administered by JI and underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA"). Valid provincial or territorial health plan coverage required. Travel Assistance provided by Global Excel Management Inc. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. JI and RSA share common ownership. Call 1-877-989-2600 for details. "Global Excel" and the Global Excel logo are registered trademarks of Global Excel Management Inc.