

NOTE: This *unofficial* document is provided for those having misplaced their original. The Johnson Inc. personal website (www.johnson.ca) is the **ONLY location for authorized details regarding RTO/ERO Benefits Plans. Before making a decision, contact Johnson Inc.**

This summary is not a valid contract and is provided for information only by RTO/ERO Toronto Districts.

CONTACT JOHNSON INC. AT THE END OF THIS DOCUMENT BEFORE MAKING ANY DECISION

Possession of this document does not necessarily represent entitlement to benefits under any of the plans described within. All descriptions of the benefits are governed by master policies issued by the insurance company and held by RTO/ERO. RTO/ERO reserves the right to make changes in the benefit provisions and administrative processes at any time and is not responsible for any government actions implemented that may impact on these plans.

Your provincial Government Health Insurance Plan must be in effect in order for RTO/ERO Health Plan coverage to apply.

OUT-OF-PROVINCE/CANADA TRAVEL BOOKLET ~ 2008

IMPORTANT ELIGIBILITY INFORMATION

Please read this important information to understand you coverage for Out-of-Province/Canada Travel.

This insurance is intended to cover you for a **sudden and unforeseen** medical emergency. Your medical emergency would not be considered **sudden and unforeseen** in the following circumstances:

- Any cancer, heart or lung condition for which, in the 90 days prior to your date of departure (or date of booking for the purpose of Trip Cancellation):
 - You were awaiting the outcome of medical tests (except routine monitoring), the results of which show any irregularities, or abnormalities;
 - You required future investigation, consultation with any physician, or treatment or surgery recommended by your physician or planned before your trip.
- Any condition for which you were admitted to a hospital for a period of at least 24 hours in the 90 days prior to the date of your departure (or the date of booking for the purpose of Trip Cancellation).
- Any condition for which you have been advised by a physician not to travel.

IN THE EVENT OF A MEDICAL EMERGENCY

You must notify World Access Canada Inc. within 48 hours of the emergency within 48 hours of the emergency or payments will be limited to \$2,000 per insured person per trip.

World Access Canada Emergency contact numbers are listed on the back cover of this booklet.

Proof of departure from your province of residence is required to make a claim under this policy. For more details regarding eligible proof of departure, please refer to Page 7.

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All limits shown are the maximum payable per insured person in Canadian funds, unless indicated otherwise. In the event that there are discrepancies or omissions between this booklet and the policy, Manulife, or a third party acting on Manulife's behalf, shall only be obliged to pay benefits in accordance with the provisions of the policy.

GENERAL INFORMATION ABOUT YOUR PLAN

Base Plan (coverage up to 62 days): You and your eligible dependents insured under the RTO/ERO Extended Health Care Plan automatically have Out-of-Province/Canada Travel coverage for an unlimited number of trips of up to 62 days in duration.

For your travel coverage to be in force, you must be insured under the Extended Health Care Plan and be in your province of residence when your trip commences.

Supplemental Travel Plan (coverage beyond 62 days): To apply for coverage beyond 62 days, application must be made under the Supplemental Travel Plan. You must be covered under the Extended Health Care Plan to qualify. Your coverage begins on the 63rd day of any trip you report to Johnson Inc. Plan Benefits Service.

How to Enroll in the Supplemental Travel Plan: If you require coverage for a trip longer than 62 days, please contact Johnson Inc. Plan Benefits Service at the number provided on the back cover of this booklet for an application form, rates and trip options. For your coverage to be in effect, Johnson Inc. Plan Benefits Service must receive your Supplemental Travel Plan application form before the 63rd day of your trip.

Services are not guaranteed in certain countries from time to time due to environmental/political/etc. reasons. Please check with World Access Canada Inc. prior to departure to confirm which countries are excluded from coverage at the time of your travel plans.

Neither World Access Canada Inc. nor the insurer will be liable in any manner whatsoever if conditions, events or factors beyond their control delay, interfere with or prevent the provision of any services.

Furthermore, neither World Access Canada Inc. nor the insurer is responsible for the availability, quantity, quality or results of any medical treatment received by you, or the failure to receive medical treatment or services for any reason.

SUPPLEMENTAL TRAVEL PLAN

Coverage: May be purchased in 15 day units to a maximum trip duration of 212 days for residents of Ontario, Newfoundland and Labrador and 182 days for residents of all other provinces. It is your responsibility to ensure that you are familiar with your provincial Government Health Insurance Plan (CHIP) requirements and that you maintain your provincial coverage.

Annual Renewal: Renewal notification will be sent to you before the beginning of the next policy year, September 1, when your coverage will automatically renew. Unless you notify Johnson Inc. Plan Benefits Service in writing at the address provided on the back cover of this booklet, the coverage you previously purchased will remain in effect for each policy year, which is September 1st to August 31st.

Premiums: Premiums will be deducted in equal monthly installments from your pension/bank account until the last deduction date in the policy year, which is in July.

Extension of Coverage: If you decide to travel for longer than you originally planned, you may purchase additional 15 day units of Supplemental Travel coverage. However you must do so before your original coverage expires. Simply call Johnson Inc. Plan Benefits Service at the number provided on the back cover of this booklet with your revised return date. Your monthly premium deduction will be adjusted accordingly.

Downgrade of Coverage: If you decide to return to your province of residence earlier than expected you can request a downgrade of your coverage. Refunds will be issued or an adjustment to your monthly premium deductions will be made for any unused 15 day units of coverage provided no claim has been incurred or paid. You must provide proof of departure and early return to your province of residence to Johnson Inc. Plan Benefits

Service, at the address provided on the back cover of this booklet.

Cancellation of Coverage: A full refund of your premium, received to date, for your Supplemental Travel Plan must be requested, in writing to Johnson Inc. Plan Benefits Service before your scheduled departure date.

OUT-OF-PROVINCE/CANADA TRAVEL BENEFITS

The Out-of-Province/Canada Travel coverage provides Emergency Medical benefits and Trip Cancellation, Interruption/Delay benefits. Unless otherwise stated, dollar amounts shown under this insurance are in Canadian currency. All benefits are subject to exclusions and limitations as outlined in this booklet.

Eligible expenses incurred due to a Medical emergency by students travelling 500 kilometres or more away from their student residence and outside their normal province of residence will be considered under the Out-of-Province/Canada Travel benefit.

Your Coverage Includes: Eligible Travel Emergency Medical expenses incurred due to a **sudden and unforeseen** accident or medical emergency while travelling outside your province of residence, including outside Canada. Expenses will be reimbursed at 100% to a maximum of \$1,000,000 per insured person **per trip**. Eligible emergency expenses must be reasonable and customary for the area in which they occur and in excess of the amount reimbursed by your provincial Government Health Insurance Plan (GHIP). No deductible is applicable. It is your responsibility to ensure that you are familiar with your provincial GHIP requirements and that you maintain your provincial coverage.

Return to Canada: If the attending physician confirms that the patient is stable to travel and able to wait to have treatment done, World Access Canada will make arrangements to return the patient to their province of residence, to have treatment performed in Canada.

Automatic Extension of Coverage is provided under this insurance beyond your day of return, if on your day of return you, your travelling companion, or extended family member travelling with you are confined to a hospital due to an emergency. Coverage will be extended up to 72 additional hours following discharge from hospital. Automatic extension of coverage up to 72 hours also applies when:

- a) The delay of a common carrier in which you are a passenger causes you to miss your scheduled return to your province or territory of residence;
- b) The personal vehicle in which you are travelling is involved in an accident or mechanical breakdown that prevents you from returning to your province of residence on or before your day of return; or
- c) You must delay your day of return to your province of residence by the personal means of transportation in which you are travelling, due to extreme weather conditions.

Eligible Travel Emergency Medical Expenses Include:

1. Emergency Medical Expenses: This benefit covers the cost of emergency treatment for the following:

- a) **Hospital:** Upon prior approval from World Access Canada, in-patient hospital charges up to the cost of semi-private accommodation;
- b) **Physician:** Usual, customary and reasonable charges by physicians and surgeons for services rendered. Physician's visits to a specialist must be pre-approved by World Access Canada;
- c) **Private Day Nursing:** Upon prior approval from World Access Canada, out-of-hospital services of a registered nurse who is not related to you by blood or marriage and does not normally reside with you or with an extended family member, to an annual limit of \$5,000 per insured person;
- d) **Drugs:** Drugs, sera and injectables which by law require a prescription from a physician, dentist or practitioner legally qualified to prescribe, and dispensed by a licensed pharmacist. Charges for refill prescription medication while outside your province of residence are not considered an Out-of-Province/Canada Travel medical emergency;
- e) **Diagnostic Lab and X-Ray Services:** After reimbursement by your GHIP, where coverage for this

benefit exists;

- f) **Aids and Appliances:** Rental of a wheelchair, cane and crutches when ordered by a physician; and
- g) **Paramedical Practitioners:** Services of a Chiropractor, Podiatrist or Chiropract to an annual limit of \$225 per insured person for each type of practitioner and services of a Physiotherapist to an annual maximum of \$300 per insured person, in excess of any annual maximum benefits payable under your GHIP (where applicable).

2. Ambulance: Covers the cost of the following when medically required:

- a) Licensed ground or air ambulance for emergency transport to the nearest medical facility able to provide treatment, to an annual limit of one return trip per insured person; and
- b) When, on the written authorization of the attending physician, your illness is such that you must return home with a medical attendant:
 - Excess return fare (air, bus or train) over and above your regular fare for your return by the most direct route to your normal place of residence, including any additional seats required to accommodate you if on a stretcher; and
 - One round trip fare for a medical attendant who is not related to you by blood or marriage.

3. Transportation to the Bedside: Transportation costs for one extended family member:

- a) If you have been confined in a hospital for at least seven consecutive days and had been travelling without an extended family member; and
- b) If you and your extended family member have both been confined in a hospital for at least seven consecutive days.

For benefits to be payable, your attending physician must verify in writing that your medical situation is serious enough to warrant the visit.

Please Note: Your extended family member travelling to be at your bedside is limited to reimbursement for Transportation to the Bedside under this insurance. Your extended family member should purchase his/her own travel insurance.

4. Return of Dependent Child(ren) with Escort: If dependent children or grandchildren under the age of 16, and travelling with you on the same trip, are left unattended because you are hospitalized, or you must return to Canada because of a medical emergency, this benefit will arrange for and cover:

- a) One-way economy transportation or the cost of any unused pre-paid travel arrangements for the return of children by the most direct route to their normal place of residence.

5. Repatriation: In the event of death, all necessary arrangements and authorizations will be obtained for the repatriation of the deceased's body. The cost of repatriation (including cremation) and transportation of the body to the first resting place in proximity to the deceased's normal place of residence will be paid to a maximum of \$5,000 per insured person. If travelling without an immediate family member (spouse, child or step-child), this benefit will also pay for the transportation costs for one immediate family member to identify a deceased insured person prior to release of the body (where necessary).

Please Note: The cost of a burial coffin or urn is not a covered expense under this insurance.

6. Vehicle Return Benefit: Upon prior approval from World Access Canada Inc., arrangements and payment up to a maximum of \$2,000 for the return of one vehicle per insured person to your normal place of residence or nearest appropriate car rental agency (if applicable), if you are unable to operate the vehicle due to sickness, injury or death. If your vehicle is returned by a friend or extended family member (not travelling with you), only expenses over and above those you normally would have incurred on your trip home will be covered (original receipts must be provided for expenses to be reimbursed). Wear and tear on your vehicle, mileage and fuel are not covered expenses.

7. **Additional Hotel and Meal Expenses:** Additional board, lodging or similar expenses incurred by you and/or any extended family member(s) when the return trip is interrupted/delayed and/or cancelled due to your hospitalization, to a combined daily limit of \$150 for no more than 10 days.
8. **Guide Dog Return:** One way transportation for the return of your guide dog to your province of residence up to a maximum of \$500 per trip. The benefit is payable in the event you must return home as a result of an emergency while travelling.
9. **Emergency Accidental Dental Expenses:** Services must be performed by a licensed dentist or dental surgeon. Emergency treatment and stabilization due to accidental injury to natural teeth or accidental damage (from an external blow) to artificial teeth to an annual limit of \$1,000 per insured person. Dental work to be completed within six months of accident. Chewing accidents are not covered. Your claim must be accompanied by one or more of the following:
 - a) An official police or accident report;
 - b) A licensed dentist, dental surgeon or a physician's report, including x-rays; or
 - c) A hospital or medical facility report.

World Access Canada Inc. will also provide the following services:

- 1) **Pre-Trip Assistance:** Pertinent travel information prior to leaving on your vacation, such as travel advisories for regions you will be visiting, required inoculations, local currencies and visa requirements.
- 2) **Lost Document and Ticket Replacement:** Assistance in the replacement of necessary travel documents and/or tickets, in the event of theft or loss. The cost of obtaining replacement documents is your responsibility.
- 3) **Legal Referral:** Referral to a local legal advisor and/or assistance with arranging for advances from your personal credit card and/or arranging for family and friends to post bail and pay legal fees. All expenses are your responsibility.
- 4) **Telephone Interpretation Service:** World Access Canada Inc. offers interpretation services in most major languages.
- 5) **Message Service:** Telephone messages will be held for 15 days by World Access Canada Inc. to/from you or your dependents while travelling.

TRIP CANCELLATION, INTERRUPTION/DELAY BENEFITS

Point Program redemptions of any type and points (e.g. AIR MILES® or Aeroplan) used to purchase travel arrangements are not an eligible expense under this insurance. Please contact your Points Program supplier.

Trip Cancellation, Interruption/Delay Benefits are subject to the exclusions and limitations as outlined in this booklet.

Trip Cancellation or Trip Interruption/Delay expenses will be reimbursed only after providing, at Johnson Inc. and/or World Access Canada Inc.'s discretion, any of the following:

- a) A statement from the physician in attendance advising you not to travel. This statement must be issued prior to the cancellation interruption or delay of your trip, and must include the complete reason for the necessity of the cancellation or interruption/delay;
- b) Documentary evidence of the emergency situation which caused the cancellation or interruption/delay. In the event of a travel warning, please provide proof of booking date as well as a copy of the travel warning issued by the Canadian government; or
- c) Proof that a portion of the travel arrangement costs are non-refundable, photocopies of receipts/unused tickets and receipts/coupons for any additional transport costs incurred.

Trip Cancellation: Covers up to \$6,000 per insured person for the pre-paid, non-refundable portion of your

travel arrangement costs for trips that were booked prior to your departure from your province of residence. Trip cancellation claims must be reported to World Access at the number provided on the back cover of this booklet before the scheduled departure date from your province of residence. Benefits are payable for you under the Extended Health Care Plan if the scheduled trip is cancelled due to:

- a) Your death, injury or illness;
- b) Death, injury or illness of your extended family member, your travelling companion, or a member of his or her immediate family (spouse, child or stepchild) prior to the scheduled date of departure;
- c) A travel warning issued by the Canadian government after the purchase of your tickets, recommending that Canadians should not travel within the country originally ticketed for a period that would include your trip. Before you book your trip, and before you travel, you can obtain more information on travel reports and travel warnings from the Department's website at www.voyage.gc.ca or by calling toll-free at 1.800.267.6788;
- d) Your being unexpectedly called for jury duty or being subpoenaed as a witness, or having to appear as a defendant in a civil suit;
- e) Damage to your principal residence by a disaster making it uninhabitable;
- f) A natural disaster at the place of destination;
- g) Medical quarantine for a communicable disease diagnosed by a licensed physician;
- h) Refusal of application for a visa, provided that documentation shows that you were eligible to apply, that refusal was not due to late application, and that the application was not a subsequent attempt for a visa that had been previously refused; or
- i) Missing the originating flight or cruise from the scheduled departure point due to delay of the connecting carrier resulting from inclement weather conditions, mechanical failure, traffic accident or flight delay.

Trip Interruption/Delay: Covers up to \$6,000 per insured person for a one-way economy fare and/or the cost of any unused pre-paid travel arrangements to enable you to return home or rejoin the trip. Trip Interruption/Delay claims must be reported to World Access Canada at the number provided on the back cover of this booklet. Benefits are payable if your trip is interrupted/delayed due to:

- a) Your death, injury or illness;
- b) Death, injury or illness of your extended family member, your travelling companion, or a member of his or her immediate family (spouse, child or step-child);
- c) A travel warning issued by the Canadian government after the purchase of your tickets, recommending that Canadians should not travel within the country originally ticketed for a period that would include your trip;
- d) Damage to your principal residence by a disaster making it uninhabitable; or
- e) A natural disaster at the place of destination.

ADDITIONAL INFORMATION WHEN TRAVELLING

In a Medical Emergency

If you should have a medical emergency while travelling outside your province of residence, including outside Canada, World Access Canada provides assistance for your eligible Out-of-Province/Canada travel emergency medical expenses. You, a family member or travelling companion can contact World Access Canada staff 24 hours a day, 365 days a year.

World Access Canada Inc. must be notified within 48 hours of the emergency, to provide for your medical expenses and effectively monitor your care. If World Access is not contacted within 48 hours of the emergency, payments will be limited to \$2,000 per insured person per trip. However, if you are unable to do so because you are medically incapacitated, someone else must call on your behalf as soon as reasonably possible.

In addition to the certificate number on your RTO/ERO Group Benefits Program ID card, World Access Canada Inc. will require your GHIP number and the RTO/ERO Plan Identification **No. 9092 (Base Plan) or 9265 (Supplemental Travel Plan)** to process payments. Through World Access Canada your condition will be evaluated by health care professionals who can refer you to the nearest physician, pharmacist, dentist or medical facility that can provide appropriate care for you. They will make all arrangements for necessary transportation.

If you are hospitalized, World Access medical staff will monitor the care and services provided and will consult, as often as necessary, with you and your physician(s) and family.

World Access Canada will confirm your coverage, validate your claims based on the reasonable and customary charges for the area, translate any billings (as required), arrange payment on your behalf and coordinate the recovery of eligible expenses from your GHIP.

Following emergency treatment of a medical condition during a trip, World Access Canada, in consultation with your physician, will determine if you must return to Canada for continued treatment. If you choose not to return to Canada, World Access Canada will issue a limitation of benefits and no payments will be made for the continued treatment, recurrence or complications arising from the same or related medical condition. Coverage, however, will remain in effect for unrelated emergencies.

If you have coverage through other plan(s), World Access Canada will coordinate benefits with the other plan(s) in which you participate. Total reimbursements for expenses will not exceed 100% of the cost of the eligible expenses.

If World Access Canada Inc. makes payments which are not eligible for reimbursement, Johnson Inc. Plan Benefits Claims has the right to recover the excess amount from you.

Proof of Departure Date: In the event of a claim, World Access Canada will require proof of the day prior to, or day of your departure from your province of residence. For coverage verification purposes, the proof must confirm that you were in your province of residence, and not when you arrived at your destination. If you are travelling with your spouse and/or eligible dependent each insured person must retain proof of his/her departure. Proof of departure can take any form so long as it:

- Identifies you (that is, your name is shown or it bears your signature);
- Indicates that the transaction took place in your province of residence before your trip; and
- Specifies the date.

Examples of acceptable proof include, but are not limited to, a border crossing receipt; duty free receipt; airline ticket or boarding pass; credit card receipt; signed and dated bank or financial institution documents that proves you were in your province or territory of residence the day before your scheduled day of departure.

Coordination of Benefits with other Plans: Based on the Canadian Life and Health Insurance Association guidelines benefits payable under this insurance shall be coordinated with any other coverage(s) and are payable in excess of all other benefits in effect on your behalf. Payment under this insurance plan or any other plan, including but not limited to your GHIP, individual or group policy, credit card coverage or other insurance, shall not exceed 100% of the eligible charges incurred.

Subrogation from a Third Party: In the event of a payment under this insurance, World Access Canada has the right to proceed in the name of any insured person against third parties who may be responsible for giving rise to a claim.

DEFINITIONS

The following words or expressions have a specific meaning:

"Day of Departure" means the calendar day that you leave your province or territory of residence. If during an insured trip, you return to your province or territory of residence, your day of departure means the most recent calendar day that you left your province or territory of residence.

"Day of Return" means the calendar day you are scheduled to return to your province or territory of residence.

"Eligible Expenses" means any reasonable and customary expenses arising from a medical emergency, incurred while on an insured trip outside your province or territory of residence, that are in excess of any medical expenses payable by your Government Health Insurance Plan, or any other insurance plan, for emergency treatment medically required while on a trip.

"Extended Family Member" means spouse, child (including step-child, foster child and adopted child), parent (including adoptive parent and foster parent), guardian, step-parent, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother, sister, step-brother, step-sister, aunt, uncle, nephew, niece, brother-in-law or sister-in-law.

"Hospital" means an establishment legally licensed as a hospital, which provides facilities for diagnosis, major surgery and the care and treatment of a person suffering from illness or injury, on an in-patient or outpatient basis, with 24 hour service by registered nurses and physicians. This includes legally licensed hospitals providing specialized treatment for mental illness, cancer, arthritis and convalescing or chronically ill persons when approved by World Access Canada. Hospital does not include nursing homes, homes for the aged, rest homes, health spas or other places providing similar care.

"Medical Condition" means an illness or injury (or a condition relating to that illness or injury), including disease, acute psychoses and complications of pregnancy occurring within the first 31 weeks of pregnancy.

"Medical emergency" means an emergency service rendered to you for the **sudden and unforeseen onset of a medical condition**, manifesting itself by acute symptoms of sufficient severity that the absence of immediate medical attention could result in:

- a) Permanently placing your health in jeopardy;
- b) Serious impairment of bodily functions;
- c) Serious impairment and dysfunction of any bodily organ or part; or
- d) Other serious medical consequences.

"Physician" means a person, other than yourself or a family member, who is legally qualified and licensed to practice medicine and/or surgery in the jurisdiction where the services are rendered.

"Province/Provincial" means your province or territory of permanent residence in Canada.

"Sudden and unforeseen" medical condition shall exclude the following from coverage:

:

- a) Any cancer, heart or lung condition for which, in the 90 days prior to your date of departure (or date of booking for the purpose of Trip Cancellation):
 - You were awaiting the outcome of medical tests (except routine monitoring), the results of which show any irregularities, or abnormalities;
 - You required future investigation, consultation with any physician, or treatment or surgery recommended by your physician or planned before your trip.
- b) Any condition for which you were admitted to a hospital for a period of at least 24 hours in the 90 days prior to the date of your departure (or the date of booking for the purpose of Trip Cancellation).
- c) Any condition for which you have been advised by a physician not to travel.

"Trip(s)" means a defined period of travel outside your province or territory of residence while this insurance is in effect.

"Vehicle" means a private automobile, motorcycle, van, trailer, or motor home either owned or rented by you.

"You or Your" means an insured person under this insurance for whom the required premium has been paid.

EXCLUSIONS AND LIMITATIONS

General exclusions and limitations applicable to the Health Plan while outside your province of residence also apply to the Out-of-Province/Canada Travel Plans while outside your province of residence.

This insurance does not cover any expenses for the following:

1. Expenses covered under a government plan (e.g., Provincial/Territorial Health Plans, Workers Compensation), or which a government plan prohibits from being paid;
2. Drugs, sera, injectibles and supplies not approved by Health Canada (Food & Drug), or that are experimental or limited in use whether or not so approved;
3. Experimental medical procedures or treatment methods not approved by the Canadian Medical Association or the appropriate medical specialty society;
4. Charges for medical services that are not medically necessary;
5. Insurance premiums;
6. Charges in excess of the RTO/ERO plan maximums;
7. Charges in excess of the reasonable and customary charge for the area in which the expense was incurred;
8. Charges by a physician for services rendered (except those pre-approved by World Access while travelling outside your province of residence);
9. Charges by a physician, dentist, or health provider for travel time, missed or cancelled appointments, transportation costs, completion of insurance forms or physician's notes, room rental charges or charges for consultation or prescription renewals over the telephone;
10. Expenses for which there would be no charge except for the existence of coverage;
11. Charges for transportation or travel, other than as specifically provided under the eligible expenses;
12. Examinations and physician notes/forms required for third-party use; and
13. All expenses incurred directly or indirectly as a result of the following:
 - a) Injuries, illness or attempted suicide that are intentionally self-inflicted while sane or insane;
 - b) Cosmetic surgery or treatment unless it is due to an accidental injury and it began within 90 days of the accident;
 - c) Insurrection, war, service in the armed forces of any country, or participation in a riot, or hostilities of any kind;
 - d) Your participation as a professional athlete in a sporting event and/or participation in scuba-diving, as an amateur (unless licensed), bungee jumping, parachuting, parasailing, rock climbing, mountain climbing, hang-gliding, or skydiving; or
 - e) Committing or attempting an assault or criminal offense.

Applicable to the Out-of-Province/Canada Travel Plans

1. Over-the-counter drugs, whether or not your physician has prescribed them, with the exception of those required in the treatment of colostomy or ileostomy and/or the treatment of cystic fibrosis, diabetes, heart disease or Parkinsonism;
2. Dispensing fees;
3. Delivery and set up fees for medical aids and appliances (e.g., shipping/handling charges, warranties, service plans and batteries);
4. Nursing services provided in a nursing home;
5. Dental work where a third party is responsible for payment of such charges.
6. Expenses for services or treatment received outside your province of residence, including outside Canada, not deemed "Sudden and Unforeseen" as per the definition noted in this booklet.
7. Travel for health reasons, to seek medical care, treatment or surgery, outside your province of residence, whether or not recommended by a physician;
8. Routine medical care;
9. Charges for refill prescription medication, eyeglasses, contact lenses or hearing aids while Out-of-Province/Canada;
10. Expenses incurred by any extended family member(s), dependent(s), and your travelling companion(s) who are not insured under the RTO/ERO Health Plans;

11. Any charges to reinstate frequent flyer points/air miles (e.g., AIR MILES® or Aeroplan);
12. An emergency and/or event which requires you to submit a claim which occurs while the coverage is not in force;
13. The continued treatment, recurrence, investigation or complications of a medical condition following emergency treatment for that medical condition during your trip, if the medical advisors of World Access Canada determine you were medically able to return to your province. or territory of residence and you chose not to return and/or limitation of benefits was issued by World Access Canada;
14. Invasive testing or surgery (including but not limited to, cardiac catheterization, angioplasty, and MRI) unless approved by World Access Canada prior to being performed;
15. Any emergency transplants, including but not limited to, organ transplants and bone marrow transplants;
16. Act of foreign enemies or rebellion, and voluntary exposure to risk from an act of war (declared or not), service in the armed forces of any country, or voluntarily participating in a riot or civil disorder, or hostilities of any kind;
17. Any portion of the benefits that require prior authorization and arrangement by World Access Canada Inc. If such benefits were not pre-authorized and arranged by World Access Canada;
18. When riding as a passenger on a common carrier which is not licensed for the transportation of passengers for compensation or hire;
19. Air travel, other than as a passenger in a commercial aircraft licensed to carry passengers for hire;
20. Treatment or surgery for a specific medical condition, or related condition which caused a physician to advise you not to travel;
21. Treatment or surgery for a specific medical condition, or related condition, you contracted in a country during your trip when, before your date of departure, the Department of Foreign Affairs of the Canadian government had issued a travel report not to travel within that country.
22. Any charges to recover lost luggage or replace lost or damaged luggage; and
23. Any expenses related to airline strikes or bankruptcy of business.

PRIVACY STATEMENT

PERSONAL INFORMATION PROTECTION AND ELECTRONIC DOCUMENTS ACT (THE "ACT")

The Federal Government has enacted legislation to protect the personal information of Canadians and to facilitate the development of e-commerce in Canada.

At the core of the privacy provisions of the Act is the general prohibition on any collection, use or disclosure of an individual's personal information without the individual's consent.

"Personal Information" is broadly defined in the Act as "information about an identifiable individual, but does not include the name, title or business address or telephone number of an employee of an organization."

Manulife Financial ("Manulife"), Plan Administrator, Johnson Inc. ("Johnson") and World Access Canada ("World Access") have devised this Privacy Statement as a means of informing you of the steps we are taking to comply with the Act.

PROTECTION OF YOUR PERSONAL INFORMATION

- a) Manulife, Plan Administrator, Johnson or World Access may use your personal information for the following purposes:
 - (i) To evaluate insurance risk, evaluate and manage claims, gather statistics and prepare statistical reports, pursue subrogation claims, provide services under your insurance coverage and negotiate payment of expenses to third parties;
 - (ii) To provide you with requested services; and
 - (iii) To share your personal information with anyone who works with or for Manulife, Plan Administrator, Johnson, World Access, or RTO/ERO, but only as needed for (a) providing the services at your request,

(b) responding to your claim or (c) administering the insurance plan.

(b) In addition, Manulife and Plan Administrator, Johnson may, but only with RTO/ERO's authorization, use your personal information to promote to you the services of Manulife or Plan Administrator Johnson and selected third parties. As required, and only with RTO/ERO's authorization, Maritime Life or Johnson Inc. may also share your personal information with selected third parties so that they may provide/offer services to you.

You can instruct Manulife and Plan Administrator Johnson to stop using your personal information in the ways described in the immediately preceding paragraph (c) at any time by calling toll free at 1.877.406.9007.

Maritime Life, Plan Administrator Johnson and World Access may collect personal and other information about you in an emergency threatening your life, health, or security (in such an event, you will be informed of the disclosure as soon as is reasonably practicable).

Maritime Life, Plan Administrator Johnson and World Access may collect personal and other information about you in order to facilitate providing you requested coverage, services, or for processing claims.

The primary sources for the collection by Maritime Life, World Access and Plan Administrator, Johnson of such information will be you, RTO/ERO and your authorized medical advisors. In addition, World Access may, in connection with administering claims, collect information from various other sources including: you, references provided by you, hospitals and health practitioners, government health insurance plans, other insurers, government agencies or offices and embassies, and other individuals, groups or companies from whom collection is necessary to administer or otherwise provide to you the coverages and services requested.

The Retired Teachers of Ontario

18 Spadina Road, Suite 300
Toronto ON M5R 2S7
416.962.9463 Toronto area
1.800.361.9888 toll-free in North America
416.962.1061 fax
www.rto-ero.org

World Access Canada

P.O. Box 277
Waterloo ON N2J 4A4
519.742.8553 fax
www.worldaccess.ca
See contact numbers below

Johnson Inc.

Plan Benefits Service

18 Spadina Road, Suite 100A
Toronto ON M5R 2S7
416.920.7248 Toronto area
1.877.406.9007 toll free in North America
416.920.0939 fax
www.johnson.ca

Plan Benefits Claims

1595 16th Avenue, Suite 600
Richmond Hill ON L4B 3S5
905.764.4888 Toronto area
1.800.638.4753 toll free in North America
905.764.4041 fax
www.johnson.ca

**WORLD ACCESS CANADA CONTACT NUMBERS
IN CASE OF EMERGENCY**

1.800.249.6556 from Canada or the U.S.
00.1.800.514.3702 Toll free from Mexico
1.888.751.4403 Toll free from Dominican Republic
800.9221.9221 Toll free from other countries that participate in International Toll free*
519.742.6683 from other countries (ask the operator to reverse the charges)
519.742.8553 fax

*Argentina, Australia, Austria, Belgium, Canada, China, Columbia, Costa Rica, Denmark, Finland, France, Germany, Hungary, Ireland, Israel, Italy, Japan, Korea (South), Luxembourg, Macao, Malaysia, Netherlands, New Zealand, Norway, Portugal, Singapore, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom.