

Monthly Premium Costs

- ▶ Premiums for Drug, Health and Dental Care can be paid annually or monthly.
- ▶ Couple means yourself and one eligible dependant. This can either be a spouse or dependant child.

Monthly Cost			
AGE	SINGLE	COUPLE	FAMILY
Up to Age 45	\$109.00	\$202.00	\$293.00
46-50	\$119.00	\$221.00	\$317.00
51-55	\$129.00	\$239.00	\$342.00
56-60	\$141.00	\$262.00	\$373.00
61-65	\$134.00	\$249.00	\$349.00
66-70	\$130.00	\$240.00	\$333.00
71-75	\$117.00	\$217.00	\$300.00

“**Québec Members under Age 65** – A surcharge of 10% will be added to the premium costs to meet RAMQ requirements (RAMQ is Québec’s mandatory provincial prescription drug plan).”

Other Programs

Home/Tenant/Home Business & Auto Insurance

Through its provider partner, Dale Parizeau Morris Mackenzie, over 3,000 AFBS members have chosen to participate in these programs. To obtain a no obligation quote based on your specific requirements call 1-800-365-3387.



Additional details about these programs are available at www.writerscoalition.com.



Drug, Health and Dental Care Protection

Home/Tenant/Home Business & Auto Insurance

Now Available

Actra Fraternal Benefit Society (AFBS) is underwriting the program...

...a not-for-profit, Member owned, federally incorporated insurance company operating for over 35 years.

Members of AFBS are primarily members of ACTRA and the Writers Guild of Canada. AFBS has proudly underwritten the Writers' Coalition program since 2009.

Features of the Program:

- ▶ You are eligible if you are associated with a Participating Organization through membership or employment.
- ▶ There is no medical required to join.
- ▶ You can pay the premiums monthly or annually.
- ▶ The premium is less than you can get elsewhere for comparable coverage.
- ▶ Coverage increases in years 2 and 3.
- ▶ You may insure your eligible dependants for coverage (your spouse and eligible dependant children under age 18 or under 26 if still in school).
- ▶ Your coverage becomes effective the first day of the month after AFBS approves your completed Enrolment Form and premium payment.
- ▶ Your Benefit Year runs for 12 months from the effective date of your coverage.
- ▶ You will receive a Claim Card with a unique AFBS member account number. Using this card, many prescriptions and dental claims can be processed immediately from the pharmacy or dental office.



Your program is made up of 3 plans:

I Prescription Drug Care

II Extended Health Care

III Dental Care

Each plan has different reimbursement and maximum levels.

Benefit Year – 12 months from your effective date of coverage

I Prescription Drug Care

Reimbursement Percentage 70% of the ingredient cost for each Insured Person

Annual Maximum for Each Insured Person	Year One	Year Two	Year Three
	\$1,000	\$2,000	\$3,000

AFBS Drug Formulary The AFBS prescription drug formulary will be used to settle all drug claims.

Includes a mail order prescription option and pharmacy wellness initiatives. **Ingredient Costs** cover usual and customary costs. They do not include "dispensing fees".

II Extended Health Care

Reimbursement Percentage 70% for each Insured Person

Annual Maximum for Each Insured Person*	Year One	Year Two	Year Three
	\$7,500*	\$7,500*	\$7,500*

*Maximum includes benefits paid for Vision/Paramedical Care

**II Extended Health Care
Vision/Paramedical Care**

Reimbursement Percentage 50% for each Insured Person

Annual Maximum for Each Insured Person	Year One	Year Two	Year Three
	\$500	\$500	\$750

III Dental Care

Reimbursement Percentage for Each Insured Person

Year One	Year Two	Year Three
50%	50%	50%

Annual Maximum for Each Insured Person

Basic Services
(cleaning, recall exams)

Year One	Year Two	Year Three
\$300	\$300	\$500

Periodontal (gum disease)
Endodontic (root canal)
Major Restorative Services (crowns, bridges, dentures)

Year One	Year Two	Year Three
\$500	\$500	\$750

AFBS Dental Formulary The AFBS dental formulary will be used to settle all claims.

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