



you asked

Questions and Answers

These are questions recently asked by our members:

- 1. Why is our organization offering insurance? Are we now selling insurance?**
- 2. Can I buy just home and auto?**
- 3. I can get insurance coverage elsewhere for less.**
- 4. This insurance is expensive. How can members afford it?**
- 5. What if my partner has coverage? Is there an advantage to joining?**



you asked

Why is our organization offering insurance? Are we now selling insurance?

This program was driven by writers for the writing industry. Susan Swan, the past chair, of The Writers' Union of Canada surveyed over 600 writers who confirmed the need to have a benefits program at an affordable cost.

Susan championed the program and worked along with Deborah Windsor and Actra Fraternal Benefit Society (AFBS) to develop this program so that the writing industry could have access to coverage. This is something you asked for. This is something you wanted. This is something that required a lot of effort. It's your program.

AFBS, the underwriter of the program, is an insurer with the specific mandate to provide benefits coverage to members in the artistic community. Therefore, we now have a comprehensive plan whose cost and coverage cannot be matched by others who run insurance programs for profit.



you asked

Can I buy just home and auto?

Yes. The average savings have been over 15%. Call today to get an estimate. You can purchase any one or more of these insurance products based on your personal needs:

- home insurance
- auto insurance
- home/office insurance
- apartment/condo insurance
- boat insurance
- cottage insurance
- artist studio insurance

Call Dale Parizeau Morris Mackenzie Inc. 1-800-365-3387 for a quote today!



you asked

I can get insurance elsewhere for less.

Many available programs in the market today may cost less but you get less coverage with restrictions because of prior medical conditions. As well plan deductibles may be much higher. It is important to compare the benefits offered as well as the costs.

Our program offers very comprehensive coverage for a price tag that does not build in a profit margin. Our program is underwritten by AFBS, a not for profit insurer who serves the artistic community. Therefore, premiums go towards providing the most comprehensive coverage possible. Our plan is also special because maximums for certain benefits increase the longer you are a member.

You will not find another plan that provides this level of coverage for the cost.



you asked

This insurance is expensive. How can members afford it?

The Plan Is Priced Right for the Coverage Levels Offered

The insurance plan is priced without a profit margin built in because it is underwritten by AFBS a not for profit insurer, who underwrites the benefit plans for ACTRA and Writers' Guild members as well. You need to look at the financial benefits of participating in the program. Take a look at your drug, medical and dental claims history to determine what you have spent in the past. You may find that you will be much better off financially by enrolling in the program. You are paying a premium but you may get much more in return when you submit eligible claims.

100% Tax Deductible Premium if you are self-employed

If you are self-employed, the premium is 100% tax deductible. There is also a provincial and federal medical tax credit that can be used to help offset some of your health and dental expenses.

Apply Potential Cost Savings from Home/Tenant/Home Business/Auto Insurance to the Benefits Program

Since a considerable number of participants have already saved dollars under our home/auto plan, you may consider applying any potential savings from this plan to the benefits program.



you asked

What if my partner has coverage? Is there an advantage to joining?

Coordinating the Payment of Expenses with a Partner's Plan

If your partner has coverage, you will have an opportunity to co-ordinate coverage from this program and your partner's program. This means that you can claim expenses from your program and then any unpaid amount can be paid from your partner's program. This means that you have a potential of covering 100% of the expense, instead of a portion of the expense (as most plans don't pay 100% and have coverage limits).

You need to review the benefits and premium costs of each plan. Then review the expenses you have claimed under both plans. You can then determine if it is to your financial benefit to join and be covered under each other's plan.



you asked

Examples of Financial Benefits

We have prepared 3 examples to show the potential financial benefits of participating in the plan. Review one or all of these examples – Single, Couple, or Family.



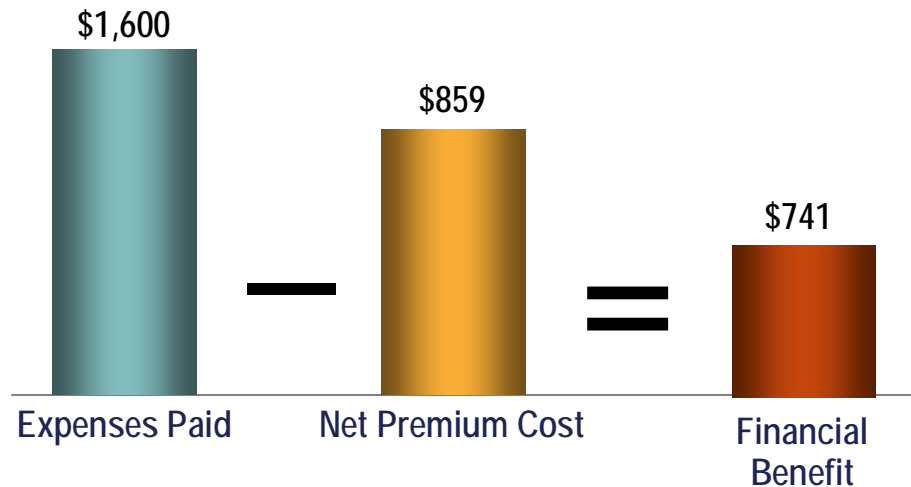
you asked

Financial benefits of joining the program....

Single Age 45

Premium Cost

Annual Premium Cost for single coverage	\$ 1,308
100% Tax Deductible Premiums (Assuming 20% tax bracket)	- \$ 262*
Net premium cost after tax savings	\$ 1,046
Estimated home & auto insurance cost for a single person (based on average statistics)	\$ 1,250
Assume 15% annual savings on home & auto insurance (15% x \$1,250)	- \$ 188
Cost of Writers' Coalition Program (after tax savings and 15% savings on home and auto)	\$859 a year Or \$72 a month



Typical Expenses Paid from the Program

Typical annual health and dental eligible expenses that would be paid under the Program

Prescription Drugs	\$ 600
Vision care/Paramedical/Other Services	\$ 500
Dental care	\$ 500
Total Typical Expenses Paid from the Program	\$ 1,600

** Federal and Provincial medical tax credits may also result in additional savings.*



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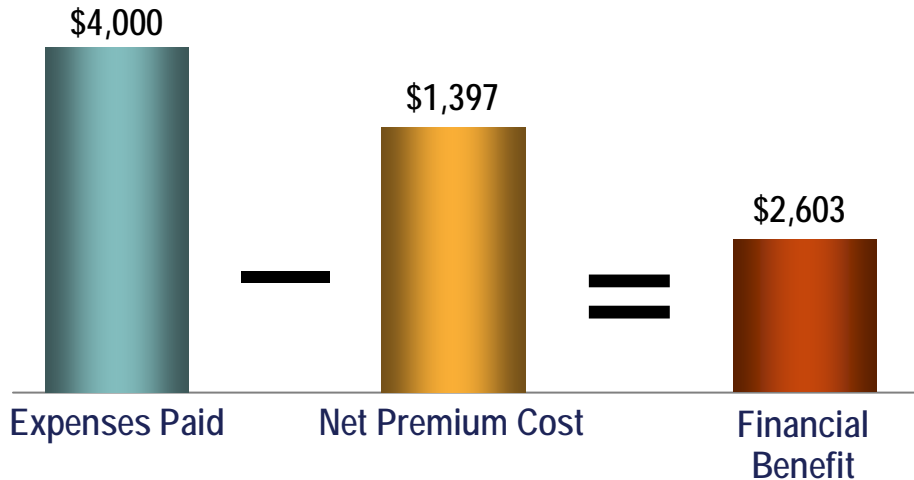
Financial benefits of joining the program....

Couple under 45

Premium Cost

Annual Premium Cost for couple coverage	\$ 2,424
100% Tax Deductible Premiums (Assuming 30% tax bracket)	- \$ 727*
Net premium cost after tax savings	\$ 1,697
Estimated home & auto insurance cost for a couple (based on average statistics)	\$ 2,000
Assume 15% annual savings on home & auto insurance (15% x \$2,000)	- \$ 300

Cost of Writers' Coalition Program (after tax savings and 15% savings on home and auto) **\$1,397 a year**
Or \$116 a month



Typical Expenses Paid from the Program

Typical annual health and dental eligible expenses that would be paid under the Program for a couple

Prescription Drugs	\$ 2,000
Vision care/Paramedical/Other Services	\$ 1,000
Dental care	\$ 1,000
Total Typical Expenses Paid from the Program	\$ 4,000

** Federal and Provincial medical tax credits may also result in additional savings.*



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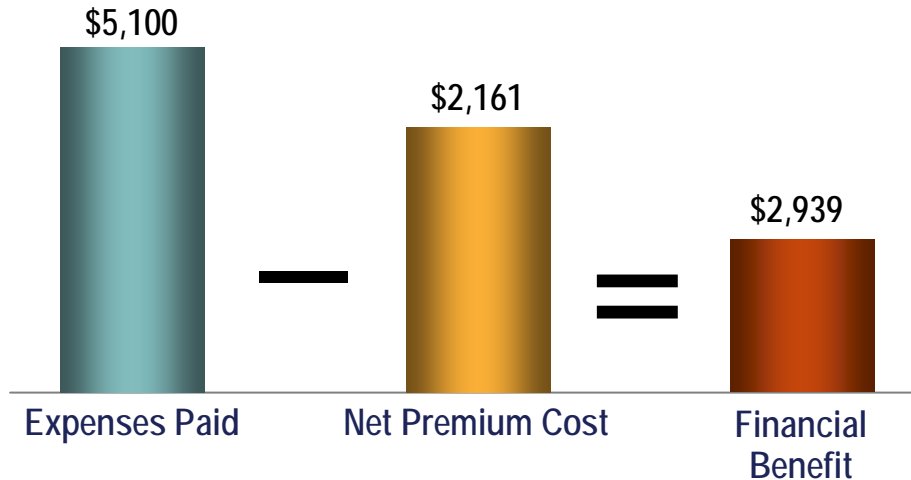
Financial benefits of joining the program....



Family husband and wife under age 45 with 2 children

Premium Cost

Annual Premium Cost for family coverage	\$ 3,516
100% Tax Deductible Premiums (Assuming 30% tax bracket)	- \$ 1,055*
Net premium cost after tax savings	<u>\$ 2,461</u>
Estimated home & auto insurance cost for a family (based on average statistics)	\$ 2,000
Assume 15% annual savings on home & auto insurance (15% x \$2,000)	<u>-\$ 300</u>
Cost of Writers' Coalition Program (after tax savings and 15% savings on home and auto)	\$2,161 a year Or \$116 a month



Typical Expenses Paid from the Program

Typical annual health and dental eligible expenses that would be paid under the Program for a family

Prescription Drugs	\$ 2,000
Vision care/Paramedical/Other Services	\$ 1,500
Dental care	<u>\$ 1,600</u>
Total Typical Expenses Paid from the Program	\$ 5,100

** Federal and Provincial medical tax credits may also result in additional savings.*