

Your Program - At-A-Glance



writers' coalition
program



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 30 years.

Members of AFBS are primarily members of ACTRA and the Writers Guild of Canada. AFBS is proud to underwrite the Writers' Coalition program effective November 1, 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.

You may now have an opportunity to be part of an insurance program specially designed for the Writers' Coalition by Actra Fraternal Benefit Society (AFBS). AFBS serves over 15,000 ACTRA and Writers Guild of Canada members.

Your program is made up of 3 plans:

I Prescription Drug Care

II Extended Health Care

III Dental Care

“Deductible –
The amount you pay, each Benefit Year, before the plan reimburses any claims. There is a deductible per Insured Person under Vision/Paramedical Care and Dental Care coverages.
”

Each plan has different reimbursement and maximum levels. As well, an annual deductible is required for Dental Care, and Vision/Paramedical Care coverages.

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.

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

Annual Deductible \$100 each Insured Person

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

Annual Deductible \$50 each Insured Person

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

Home/Tenant/Home Business & Auto Insurance

Working in cooperation with an external provider, Dale Parizeau Morris Mackenzie Inc. AFBS provides members with the opportunity to purchase home/tenant/home business and auto insurance at exclusive discount rates with convenient, monthly payment terms. More than 3,000 Members participate in this successful program.

For more information, call 1-800-365-3387.

Get a free, no obligation quote today.

“ Potential savings from Home/Tenant/Home Business & Auto Insurance may help pay for your Drug, Health and Dental Care protection. **”**

your Program – At-A-Glance

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.

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).

Find out...

- ▶ about the Writers' Coalition Program and who is eligible to join
- ▶ about the Program details
- ▶ how to enrol – no medical required

www.writerscoalition.com



Enrol today...go to www.writerscoalition.com or call the Writers' Coalition Administrator at AFBS for your Enrolment Form – 1-800-387-8897