

5 July 2017

To All ANBMT Members:

We would like to offer a *comprehensive benefits package* to all ANBMT members, effective **August 1, 2017**.

The coverage details are as follows:

- Life insurance coverage is \$25,000 for you, \$10,000 for your spouse and \$5,000 for any children.
- The Critical Illness coverage provides a benefit of \$10,000 for each member; \$2,000 for a spouse, and \$1,000 per child. There is a 30-day waiting period, with up to 2 benefits paid per lifetime. This benefit continues up to age 65.
- The health coverage includes: benefits such as a 20% to \$25 Max co-pay on prescription drugs, 80% coverage of extended health benefits; \$200 vision care coverage every 24 months, semi-private hospital room; travel insurance, and \$500 coverage for paramedical services such as physiotherapy, chiropractor, naturopathic care, etc.
- Based on a claims risk assessment, we have made the decision to remove massage therapy from paramedical coverage, to ensure the long-term sustainability of the benefits plan for its members and families.
- The dental coverage includes 80% coverage of basic dental services (check-ups, cleanings, fillings, extractions) with unlimited coverage every 12 months.
- The monthly single/family cost per applicant is as follows:
 - **Single \$97.19**
 - **Family \$206.68**
- **There will be a 30-day open enrolment period, which will end 31 August 2017.** During this time, members are permitted and encouraged to join the plan without medical questions/underwriting.

All members will be required to participate in a Pre-Authorized Debit (PAD) arrangement for payment of premiums. All premiums will be withdrawn on the first of the month. Members will also be set up for electronic billing and web access, via email. Please return all completed forms, including the enrollment application, PAD & Web Access forms and copy of a void cheque to Anya King, Practice Manager, aking@cbaps.ca or fax to (506) 646-9898.

If you have any questions regarding the benefits package or require additional information, please do not hesitate to contact Anya King at 1-844-873-1700.