

INSURANCE PLAN FOR NFU MEMBERS

Guaranteed Issue Benefits Plan—No Medical Underwriting

BENEFIT	BEST VALUE PLAN	PREMIUM PLAN
<u>Life Insurance & AD&D</u>		
Schedule	\$10,000	\$10,000
Termination Clause	Terminates at the earlier of age 70 or retirement	Terminates at the earlier of age 70 retirement
Dependent Life		
Spouse and each dependent child	Spouse: \$5,000 Child: \$2,500	Spouse: \$5,000 Child: \$2,500
<u>Extended Health Care</u>		
Deductible	N/A	N/A
Drug Coverage	80% Drugs to a maximum of \$5,000/yr/person	100% Drugs to a max. of \$5,000/yr/person
Drug Card	Included (Onecard), with \$6 dispensing fee cap	(Onecard)
Drug Definition	Lowest priced equivalent drug substitution	Lowest priced equivalent drug substitution
All Other Health Coverage	100%	100%
Home Care Nursing	\$10,000 per year	\$10,000 per year
Paramedical Practitioners	\$300 per specialty/calendar year at reasonable & customary fees per visit	\$300 per specialty/calendar year at reasonable & customary fees per visit
<u>Vision care</u>		
	N/A	\$250/24 months adults, \$250/12 months for children, eye glasses, prescription sunglasses, contact lenses Eye exam \$60/24 months
<u>Emergency Out-of Province</u>		
	90 days per trip, \$2,000,000 per occurrence	90 days per trip, \$2,000,000 per occurrence
Termination Clause	Terminates at the earlier of age 70 or retirement	Terminates at the earlier of age 70 or retirement
<u>Dental Care</u>		
Deductible	N/A	N/A
Basic Services	80% Basic	100% Basic
Major Services	50% Major	50% Major
Combined Annual Maximum	\$1,500/calendar year/insured person	\$2,500/calendar year/insured person
Recall Examinations	Once every 9 months	Once every 6 months
Termination Clause	Terminates at age 70 or earlier of retirement	Terminates at age 70 or earlier of retirement
Fee Guide	Current General Practitioners fee guide by Province	Current General Practitioners fee guide by Province
Monthly Premium		
	Single: \$175.97 Family: \$402.32	Single: \$243.80 Family: \$547.48

Benefits start the 1st of the month following the date of application – Rates renew every year in July

For more information contact:



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