

# INSURANCE PLAN FOR NFU MEMBERS

Guaranteed Issue Benefits Plan—No Medical Underwriting



BENEFIT	START UP PLAN	BEST VALUE PLAN	PREMIUM PLAN
<b><u>Life Insurance &amp; AD&amp;D</u></b>			
Schedule	\$10,000	\$10,000	\$10,000
Termination Clause	Terminates at the earlier of age 70 or retirement	Terminates at the earlier of age 75 or retirement	Terminates at the earlier of age 75 retirement
<b><u>Dependent Life</u></b> (Family plan)			
Spouse & each dependent child	Spouse: \$5,000; Child: \$2,500	Spouse: \$5,000; Child: \$2,500	Spouse: \$5,000; Child: \$2,500
<b><u>Extended Health Care</u></b>			
Deductible	N/A	N/A	N/A
Drug Coverage	70% Drugs to a maximum of \$500/yr/person	70% Drugs to a maximum of \$2,500/yr/person	90% Drugs to a max. of \$2,500/yr/person
Drug Card	Included (Onecard), with dispensing fee deductible	Included (Onecard), with \$6 dispensing fee cap	(Onecard)
Drug Definition	Lowest priced equivalent drug substitution	Lowest priced equivalent drug substitution	Lowest priced equivalent drug substitution
All Other Health Coverage	100%	100%	100%
Home Care Nursing	\$10,000 per year	\$10,000 per year	\$10,000 per year
Paramedical Practitioners	80% coverage up to \$200 per specialty/calendar year at reasonable & customary fees per visit	100% coverage up to \$300 per specialty/calendar year at reasonable & customary fees per visit	100% coverage up to \$300 per specialty/calendar year at reasonable & customary fees per visit
<b><u>Vision care</u></b>			
	Eye exam: \$50/24 months	Eye exam: \$60/24 months	\$250/24 months adults, \$250/12 months for children, eyeglasses, prescription sunglasses, contact lenses Eye exam: \$60/24 months
<b><u>Emergency Out of Province</u></b>	90 days per trip, \$2,000,000 per occurrence	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 75 or retirement	Terminates at the earlier of age 75 or retirement
<b><u>Dental Care</u></b>			
Deductible	N/A	N/A	N/A
Basic Services	70% Basic	70% Basic	90% Basic
Major Services	50% Major	50% Major	50% Major
Combined Annual Maximum	\$750/calendar year/insured person	\$1,000/calendar year/insured person	\$1,500/calendar year/insured person
Recall Examinations	Once every 12 months	Once every 12 months	Once every 9 months
Termination Clause	Terminates at age 70 or earlier of retirement	Terminates at age 75 or earlier of retirement	Terminates at age 75 or earlier of retirement
Fee Guide	Current General Practitioners fee guide by Province	Current General Practitioners fee guide by Province	Current General Practitioners fee guide by Province
<b>Monthly Premium</b>	<b>Single: \$125.13</b> <b>Family: \$299.50</b>	<b>Single: \$168.60</b> <b>Family: \$395.53</b>	<b>Single: \$233.03</b> <b>Family: \$530.61</b>

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

Rates will be subject to applicable provincial taxes for the province of residence

Your first step is to visit [www.nfu.ca/join](http://www.nfu.ca/join) to become a member with the National Farmers Union.



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