



ASSOCIATION DU JEUNE BARREAU DE MONTRÉAL
YOUNG BAR ASSOCIATION OF MONTREAL

Competitive
Prices



Added-Value
Coverage

Personalized
Service



PROGRAM SUMMARY

August 2011 - Policy number 0327

The Young Bar Association of Montreal program,
administered by

 **medicassurance**

HELP MAINTAIN YOUR FINANCIAL STABILITY

with the Young Bar Association of Montreal's insurance program

Why you need insurance?

The Young Bar Association of Montreal understands the importance of providing financial security for your loved ones – and peace-of-mind for you. Comprehensive insurance coverage can provide you with a solid foundation of protection to help maintain a comfortable lifestyle for you and your family should an accident or illness prevent you from working. That's why the Bar of Montreal has partnered with MédicAssurance Inc. in collaboration with La Capitale assurances et gestion du patrimoine to offer you a quality insurance program that combines the flexibility of individual insurance with the price advantage of group insurance. As a member of the Young Bar Association of Montreal you have access to these important and affordably-priced insurance benefits:

Life insurance

A key component of a sound financial plan

Whether you are just starting your career, established and married, or planning your retirement, protect the financial well-being of your family and loved ones in the event of your death with Life insurance.

Accidental Death or Dismemberment insurance

Additional protection

Accidental Death and Dismemberment insurance helps provide additional protection in the event of an accident that results in death, dismemberment or loss of use.

Extended Health Care, Drugs insurance and Dental insurance

Comprehensive yet cost effective solutions for your health care needs

The program's Extended Health Care (EHC), Drugs insurance and Dental insurance plans provide coverage for a range of medically necessary health expenses which are not covered by your provincial health care plan. Whether you need prescription medications, emergency medical assistance when you're travelling outside the province, or dental care, EHC and Dental coverage can help cover your costs.

Long Term Disability insurance

Protect your ability to earn an income

Your ability to earn an income is one of your most important assets. Long Term Disability insurance is designed to help protect you and your family by providing a source of monthly income if an accident or sickness prevents you from working.

GENERAL INFORMATION

Exclusive member benefit

The Young Bar Association of Montreal's insurance program is offered exclusively to members. You are eligible to apply if you are:

- a member of the Young Bar Association of Montreal;
- under 65;
- reside in Canada.

Coverage will become effective the first day of the month following the reception of your completed application.

Coverage for your dependents

If you required couple, single parent or family coverage, your spouse and children will be automatically covered for Dependent's Life insurance, Accidental Death Dismemberment and Drug insurance. If you required Extended Health Care and/or Dental insurance coverages (options 2, 3, 5 or 6), these coverages will automatically be extended to them.

Spouse means your spouse by marriage or under any other formal union recognized by law, or a person of the same or opposite sex with whom you have cohabited for at least twelve months, and who has been publicly represented as your spouse. The minimum cohabitation period does not apply if a child is born from this relationship.

Dependent child means a child, other than a foster child, of yours or your spouse, who is not married or in any other formal union recognized by law, under age 21, or age 26 if a full-time student and entirely dependent on you for support, or of any age if incapable of self-support because of physical or mental disability. However, the physical or mental disability had to be declared before the age of 18 and during the time the child had been recognized as a dependent.

Termination of coverage

Coverage will terminate on the earliest of the following:

- the date of the policy termination;
- the date you no longer meets eligibility requirements as member;
- the date the premium payment is in default;
- the date of receipt of a written notice or the date indicated in such notice if it is later;
- the date you reach the age of 65.

Management and administration of the program

MédicAssurance Inc. administers the Young Bar Association of Montreal's insurance program, and is available to answer questions regarding the coverage and provide any necessary forms. The insurer of this plan is La Capitale assurances et gestion du patrimoine.

This summary provides the highlights, but not all the details of the insurance program. The complete terms, conditions exclusions and limitations governing the insurance coverage are found in the group insurance policy issued to the Young Bar Association of Montreal by La Capitale assurances et gestion du patrimoine.

PLAN BENEFITS AND FEATURES

Life insurance and Accidental Death or Dismemberment insurance

Coverage amount

\$25,000 included without declaration of insurability.

Coverage for your spouse

\$5,000

Coverage for your dependent children (age 24 hours)

\$2,500

Waiver of premium

If you become totally disabled before you reach the age of 65, the premium for your Life insurance will be waived after six consecutive months of continuous total disability.

Drug insurance

Life Insurance included

(Drugs that can be obtained only by prescription)

Coverage for your spouse and children

If you request couple, single parent or family coverage, your dependents will also be covered under this insurance.

Deductible and reimbursement level

You have a choice of two levels of coverage depending on your needs:

	Option 1	Option 4
Deductible	\$150 per calendar year for individual, \$250 per calendar year for family, couple or single-parent family	\$800 per calendar year for individual, family, couple or single-parent family
Reimbursement percentage	Once the deductible has been reached, 75%* of the first \$3,000 of covered expenses plus 100% of any additional amount. * The reimbursement % for generic drugs is 100%.	When the deductible is reached, 100% of covered expenses
Payment type	Direct payment	Direct payment

Extended Health Care insurance

Drug Insurance included

Life Insurance included

Coverage for your spouse and children

If you request couple, single parent or family coverage, your dependents will also be covered under this insurance.

Deductible and reimbursement level

Eligible expenses are reimbursed at the following levels:

Options 2 and 3:

- 100% for hospital and out of province expenses, 80% for all other eligible expenses, 75%* drug insurance (generic drugs 100%).
*For the first \$3,000 of covered expenses and then 100% of the rest.
- Deductible (applicable to drugs and extended health care expenses excluding hospital expenses and expenses incurred outside the province): \$150 per year for single coverage and \$250 per year for couple, single parent and family coverage.
- Paramedical services: maximum eligible amount is \$400 per calendar year, per specialty.

Options 5 and 6:

- 100% for hospital and out of province expenses, 80% for all other eligible expenses, 100% drug insurance.
- Deductible (applicable to drugs and extended health care expenses excluding hospital expenses and expenses incurred outside the province): \$800 per year for single, couple, single parent and family coverage.
- Paramedical services: maximum eligible amount is \$400 per calendar year, per specialty.

Below is a summary of expenses eligible under this coverage. These expenses are subject to the deductible and co-insurance.

Covered expenses	Maximum
Alcoholism, Drug Addiction Treatment	\$80 / day - Maximum of \$2,500 / 120 months
Ambulance	Air transport: \$2,000 / others: unlimited
Blood glucose meter	\$300 / 36 months
Convalescent Home (semi-private room)	\$50 / day - Lifetime maximum of 180 days
Dental Surgery / Accident	Unlimited
Eye Exam	\$50 / 24 months
Hair prosthesis	\$150 Lifetime
Hearing Aids	\$300
Home care	\$500
Hospitalization (semi-private room)	Unlimited
Intra Uterine device	\$60 / 24 months
Laboratory tests and X-rays	\$500
Mastectomy prosthesis including bra for prosthesis	\$200
Miscellaneous renting fees	Unlimited
Orthopaedic shoes and orthotics	\$200
Paramedical Services	Maximum eligible amount is \$400 per calendar year, per specialty: acupuncturist, chiropractor (X-rays taken by chiropractor not included), dietician, hearing therapist, massage therapist, masseur*, naturopath, occupational therapist, ortho-therapist, osteopath, physiotherapist, podiatrist, psychologist and speech therapist. *Medical referral required for the masseur.

Covered expenses	Maximum
Private Duty Nursing	\$5,000
Support Hose	\$80
Transcutaneous electrical nerve stimulator T.E.N.S.	\$500 Lifetime
Varicose Vein treatment	\$25 / treatment

The maximum applies per calendar year unless otherwise specified and by insured.

Emergency Travel Assistance and Trip Cancellation Insurance

If you or your family suffers and unexpected medical emergency outside the province in which you live, you may be covered for medical assistance and other family services and support proved by Emergency Travel Assistance coverage.

The annual maximum reimbursement for eligible out of province/country expenses is \$1,000,000 and up to \$5,000 per trip for the trip cancellation.

Dental insurance

You have to be insured under the Extended Health Care Insurance to subscribe this coverage.

The insured must enrol for a minimum of 2 years. No reinstatement will be possible after this guaranty is cancelled.

Coverage for your spouse and children

If you request couple, single parent or family coverage, your dependents will also be covered under this insurance.

Deductible

No deductible will be applied to eligible incurred expenses.

Reimbursement level

80% of the cost of eligible expenses will be reimbursed. Reimbursement will be based on the current Dental Association Fee guide for General Practitioners in the province of Quebec.

Covered expenses will be reimbursed to an annual combined maximum of \$500 per person in the first year of coverage (prorata of the insured months), \$1,000 per person in the second year of coverage, and \$1,500 per person thereafter. In case of late enrolment, the maximum benefit is limited to 25% of the maximum amount for the first year.

Eligible expenses

Below is a summary of expenses eligible under this coverage. These expenses are subject to the deductible and co-insurance.

Basic treatments: Diagnostic, Prevention, Minor restoration, Extraction and Medication.	<ul style="list-style-type: none"> Complete examination, once every 6 months Recalls, once every six months Scaling, once every six months Extractions Reline and rebase of removable prosthodontics, once every 6 months Fillings Antibiotics related to dental procedures
Endodontics, Periodontics, Surgery, General anaesthesia.	<ul style="list-style-type: none"> Root canal treatments Immobilization of loose teeth due to injuries Treatment of gingival and supporting tissues Gingival curettage and tissue debridement; root planing Oral surgery; fractures and luxations; postoperative care General anaesthesia for oral surgery

Long Term Disability insurance

(Join the Proof of health application completed with copy of your last Federal Income Tax Report for this option)

Amount of coverage

You may purchase coverage in units of \$100, up to a maximum of \$5,000. The amount of coverage for which you can apply depends on your annual net earned income.

Net revenue: all revenues net of operating expenses including gains, bonuses, commissions, fees, remunerations, salaries and other, incurred expenses for realization of said revenues being deducted, received by the proposer for period during which calculations are made, to the exclusion of all revenue arising from a pension or annuity, from a differed participation plan to differed compensations plan profits, from any investment revenue, rentals, royalties, grants and any other revenue of same nature.

Net revenue at beginning of disability: net revenue of proposer during last fiscal year prior to the beginning of disability. Upon variation of revenue of more than 10%, compared to prior fiscal year, net revenue will be established according to the average of the last 2 or 3 years and the highest average will be considered.

Disability definition: own occupation 24 months

You are considered totally disabled if, as a result of an accident or sickness, you:

- are unable to perform the essential duties of your regular occupation during the 24 months of your disability;
- are unable to engage in any occupation for which you may be qualified or may reasonably become qualified thereafter;
- are under the regular care of a physician;
- are not performing any occupation.

Benefit payment

If you are totally disabled, the monthly benefit payment will begin once the elimination period is completed and your claim is approved.

The elimination period is 119 days.

The monthly benefit may be reduced at the time of claim, if total benefits from all government and private sources exceed 85% of your average monthly pre-disability net earned income.

Benefit period

If you are totally disabled, the monthly benefit under this plan is payable until age 65, or early retirement, provided you continue to meet the definition of disability.

Recurrent disability

Successive periods of total disability are considered as one disability if you have been back to work for less than six (6) months, and the cause of the subsequent occurrence is related to the cause of the prior disability.



1255 University Street, suite 217, Montreal, Quebec H3B 3B2

Montreal: 514 871-1181 | Quebec: 418 681-7785 | Toll-Free: 1 877 371-1181

Fax | Montreal: 514 871-4943 | Toll-Free: 1 877 871-4943

info@medicassurance.ca | www.medicassurance.ca

medicassurance.ca