

Application

I hereby apply for Travel Pac coverage as offered to members of CGA-Canada and certify I am covered under a provincial hospital/medical plan.

Member

Name _____

Date of Birth _____

Address _____

Province _____

Postal Code _____ Telephone # _____

Name of Beneficiary _____

Relationship to Insured _____

Spouse (If Family plan selected)

Name _____

Date of Birth _____

Beneficiary for spouse and children (if applicable) is the member.

Children (If Family plan selected)

Name _____ Date of Birth _____

Name _____ Date of Birth _____

Name _____ Date of Birth _____

Note: Provide information on additional children, if any, on a separate list.

Signature of Member _____

Date _____

Insurance is effective on the date your application is received by Johnstone's Benefits.

Annual Travel Premium

Ages 18 to 64	Ontario*	Quebec*
Single	<input type="checkbox"/> \$111.00	<input type="checkbox"/> \$ 119.88
Family	<input type="checkbox"/> \$222.00	<input type="checkbox"/> \$ 239.76
Ages 65 to 74		
Single	<input type="checkbox"/> \$288.00	<input type="checkbox"/> \$ 311.04
Family	<input type="checkbox"/> \$576.00	<input type="checkbox"/> \$ 622.08
Ages 75 to 79		
Single	<input type="checkbox"/> \$554.00	<input type="checkbox"/> \$ 598.32
Family	<input type="checkbox"/> \$1,109.00	<input type="checkbox"/> \$1,197.72

*Includes applicable taxes

Rates subject to change without notice.

Annual premiums can be paid by VISA or MasterCard in addition to paying by cheque.

Annual Worldwide Travel Protection



How Can I Apply?

Apply for Travel Pac by filling out the attached form and returning it to Johnstone's Benefits along with your cheque, payable to Johnstone's Benefits, for the applicable premium. Contact Johnstone's Benefits if payment is to be made by VISA or MasterCard.

How Long Am I Covered For?

Travel Pac provides annual coverage for an unlimited number of trips, up to 60 days per trip, throughout the year.

Help is Only A Phone Call Away ...AXA

Along with your Travel Pac policy, you will receive a wallet-sized AXA card ... your international phone number, putting you in touch with people who will assist with your immediate needs. One call to AXA will help with hospital arrangements, transfers and translation if necessary.

How Do I Make A Claim?

Simply contact Johnstone's Benefits for claim forms.

Remember

This plan is available only to CGAs, CGA Students and their families. This brochure is only intended as a summary of the benefits provided. Benefits are subject to all conditions, limitations, exclusions, co-insurance, deductibles or maximums in the master policy issued to CGA-Canada.

This brochure is meant to provide a summary of benefits. The terms and conditions contained in the master contract held by the policyholder will prevail in the event of any discrepancy.



Insurance Program
Programme d'Assurance

CGA Canada provides unique insurance benefits for members.

Benefit plans include:

- a comprehensive employee benefits program for practitioners
- corporate employee benefits program for any company owned or managed or who employ a CGA professional
- Emergency Out-of-Province/Country Medical Travel Plan
- Business Overhead Insurance.

Annual Worldwide Travel Protection

Out-of-Province Emergency Medical Travel Insurance

MARKETED THROUGH

Fabrizio (Fab) Biagini



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North Vancouver BC V7R 2S3

Phone: (604) 980-6227
Fax (604) 983-2935
Toll free: 1 (800) 432-9707

Web Site: www.jbenefits.com
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INSURANCE PROVIDED BY



Insurance Program
Programme d'Assurance

MEDICAL COSTS CAN BE ASTONISHING

Don't be caught without coverage. Take advantage of this package offered exclusively to CGAs, CGA Students and their families.

Provincial Governments are reducing the amount of coverage for Out-of-Province medical emergencies. The cost of medical care in the United States and other countries is rising dramatically. As a result, you are personally responsible for any excess billings over and above what is eligible under your government insurance plan.

Out-of-province medical coverage is a must.



CGA Annual Travel Insurance Protection

The last thing you need when you travel is to be saddled with unforeseen expenses as a result of an accident or sickness. That's why CGA Canada has arranged for extensive, low-cost Travel Protection. The coverage provides 24-hour accident and medical insurance protection whenever you or your immediate family leave your Province of Residence.

Travel Pac - Medical



One annual policy for any number of trips per year, to a maximum trip length of 60 days, covers expenses incurred for:

- Hospital and medical expenses including hospital room and board
- Physician's fees and surgical procedures
- Prescription drugs
- Out-patient services
- Local licensed ambulance service (max. \$5,000)
- Services of a private duty nurse
- Emergency Accidental Dental Services (max. \$2,000)
- Services of a licensed physiotherapist when ordered by a doctor
- Services of licensed chiropractors, podiatrists, naturopaths, chiropodists, osteopaths, speech therapists, licensed psychologists and masseurs to a maximum of \$300 per year (masseur requires doctor's recommendation)

- Artificial limbs, eyes or other prosthetic appliances
- Emergency air Evacuation (max. \$25,000)
- Other services and supplies including casts, splints, braces, crutches, oxygen, plasma, blood transfusions and rental of therapeutic equipment
- Return of vehicle (max. \$500)
- Rental of television/telephone while an inpatient in a hospital (max. \$200)
- Hotel Convalescence (after hospital stay of not less than 7 days) to a maximum of 20 consecutive days at \$50/day (max. \$1,000)

Maximum Limit

\$1,000,000 per person per policy year.

Eligibility

- As the primary insured or spouse, you must be 18 years old but under 80.
- Spouse means the legal spouse of the insured person residing in Canada or someone with whom the member has continuously co-habitated and been publicly represented as a spouse for a minimum of one year.
- Child or children means any natural child, step-child or legally adopted child of the insured person living in Canada, under 25 years of age and must be a full-time student.



Please Note:

- Sickness or accident must occur while you are insured under the policy.
- The policy will respond after other coverages are exhausted including government and group insurance plans.

Travel Pac – Accidental Death, Dismemberment and Total Paralysis

Your coverage also includes the following amounts (principal sum) of accident insurance:

CGA member	\$100,000
Family (if applicable):	
Spouse	\$ 50,000
Each Child	\$ 15,000
If No Spouse	\$ 25,000



Note: The principal sum is doubled in case of paralysis.

Additional Benefits

- Repatriation – to a maximum of \$15,000
- Rehabilitation – to a maximum of \$15,000
- Education – to a maximum of \$5,000
- Day Care – to a maximum of \$5,000
- Home/Vehicle Alteration – to a maximum of \$15,000
- Seat Belt – pays an additional 10% of the principal sum if injured while wearing a seat belt
- Occupational Training – to a maximum of \$15,000
- Family Transportation and Accommodation – up to 75% of expenses to a maximum of \$5,000

The Policy Does Not Cover

- Intentionally self-inflicted injuries
- War, act of war, perpetration of acts of terrorism, participation in a riot, insurrection or civil commotion
- Pregnancy, childbirth or complications within two months of due date
- Travel for the purpose of obtaining medical treatment
- Conditions for which treatment was received within 6 months prior to date of departure, except chronic conditions stabilized by regular use of prescribed medication
- Participation in any professional athletics
- Participation in acrobatic or stunt flying, mountaineering, hang gliding, scuba diving, racing or speed contests
- Elective treatment
- An individual who is not covered under a government hospital/medical insurance plan

Note: All expenses must be incurred on a non-elective emergency basis.

Please complete the application form on the reverse and return it with your payment to:

Johnstone's Benefits
3095 Woodbine Drive
North Vancouver BC V7R 2S3