



*Offered for You by the*  
**ATLANTIC CANADA HEALTH CARE COALITION SOCIETY  
 (ACHCCS)**



**INTRODUCTION:** Atlantic Canada Health Care Coalition Society (ACHCCS) is pleased to announce the introduction of the Group Critical Illness, Full Employee Assistance Program (EAP), Second Medical Opinion Consultation, Eldercare and Caregiving Case Management and Support Insurance Plan. The plan is arranged through Unistar Special Risks Inc. and administered by **Canadian Benefit Administrators Ltd.**, all of whom are experienced in the members' group market.

**GROUP BENEFITS PROVIDED:** Benefits provided by the sponsorship of the Atlantic Canada Health Care Coalition Society (ACHCCS) program include the following coverage(s) and insurers:

- Benefits:**
- Group Critical Illness (The Wawanesa Life Insurance Company)
  - Full Employee Assistance Program (EAP) (Humanacare)
  - Second Medical Opinion Consultation (Humanacare)
  - Eldercare and Caregiving Case Management and Support (Humanacare)

**Monthly Costs:** Age banded as indicated on the following application

**ELIGIBILITY:** If you elect to participate, you must be under age 70, actively employed working a minimum 20 hours per week and are a member of the Atlantic Canada Health Care Coalition Society (ACHCCS).

**GROUP BENEFIT PLAN SUMMARY:** The following summary outlines the benefits provided by this plan. Additional benefits provisions are outlined in complete detail in the benefit booklet that you receive upon enrollment in the plan.

BENEFIT	COVERAGE SUMMARY
<b>Group Critical Illness Insurance</b>	<ul style="list-style-type: none"> <li>• Flat amount of \$25,000 of Group Critical Illness Insurance</li> <li>• Included 25 diseases such as Cancer, Stroke, Heart Attack, MS, Major Organ Transplant, etc.</li> <li>• Waiver of Premium included if you are totally disabled following the 180-day qualifying period</li> <li>• Benefit terminates at age 70</li> <li>• No medical questions will be asked</li> </ul>
<b>Full Employee Assistance Program (EAP)</b>	<ul style="list-style-type: none"> <li>• Provides professional assistance for a wide range of personal issues with respect to Life, Work, Family, Money, Health</li> <li>• Benefit terminates at age 70</li> </ul>
<b>Second Medical Opinion Consultation</b>	<ul style="list-style-type: none"> <li>• Sub-specialist radiologist, sub-specialist pathologist, sub-specialist internist, pediatrician, sub-specialist oncologist, radiotherapist, specialist, or sub-specialist surgeon</li> <li>• Benefit terminates at age 70</li> </ul>
<b>Eldercare and Caregiving Case Management and Support</b>	<ul style="list-style-type: none"> <li>• Provides professional assistance for a wide range of personal issues with respect to caregiving related to injury, illness, hospitalization, or age-related concerns</li> <li>• Benefit terminates at age 70</li> </ul>

**MONTHLY COST:** These costs are guaranteed until December 31, 2021 at which time the plan will renew. Rates will not change unless the pooled rates of the insurer change at a future date, plan experience dictates a change, or an individual has a change in age band or non-smoker and smoker status.

**PLAN ENROLMENT:** To enroll in this plan, you are required to complete the attached "Application for Group Coverage" form which will be submitted on your behalf to **Canadian Benefit Administrators Ltd.** We will also require a Pre-Authorized Withdrawal Form for the account from which you want deductions to be withdrawn. The effective date of the Policy is the day and time upon which the application is signed and initial payment to bind coverage is received. Your monthly premium will be withdrawn on the date of the month of your monthly effective date.

**The following EXCLUSION(S) may apply to the Critical Illness insurance product:**

**PRE-EXISTING EXCLUSION:** No Critical Illness benefit shall be payable if 24 months immediately prior to the Effective Date Individual Insurance an Insured Person was attended to or received medical treatment, consultation, care or services by a Physician, including diagnostic measure for any symptom or medical problem which leads to a Diagnosis of or treatment for a Critical Illness condition unless the Diagnosis of the Critical Illness condition occurs later than 24 consecutive months from the Effective Date of Individual Insurance or date of most recent Reinstatement of coverage under this policy.

**QUESTIONS:** **Unistar Special Risks Inc. c/o Atlantic Canada Health Care Coalition Society (ACHCCS)**  
 Toll Free Phone: 1.800.292.9066  
 Toll Free Fax: 1.800.364.0754