

## MONTHLY PREMIUM COSTS

- Premiums for Drug, Health and Dental Care can be paid annually or monthly.
- Couple means yourself and one eligible dependant. This can either be a spouse or a dependant child.

### MONTHLY COST

AGE	SINGLE	COUPLE	FAMILY
Up to Age 45	\$109.00	\$202.00	\$293.00
46-50	\$119.00	\$221.00	\$317.00
51-55	\$129.00	\$239.00	\$342.00
56-60	\$141.00	\$262.00	\$373.00
61-65	\$134.00	\$249.00	\$349.00
66-70	\$130.00	\$240.00	\$333.00
71-75	\$117.00	\$217.00	\$300.00

**Québec Members under Age 65** – A surcharge of 10% will be added to the premium costs to meet RAMQ requirements (RAMQ is Québec's mandatory provincial prescription drug plan).

## OTHER PROGRAM OPTIONS

Additional details about these programs are available at [www.artsandentertainmentplan.com](http://www.artsandentertainmentplan.com).



### HOME/TENANT/HOME BUSINESS/STUDIO\* & AUTO INSURANCE

Through its provider partner, Dale Parizeau Morris Mackenzie, over 3,000 AFBS members have chosen to participate in these programs. To obtain a no obligation quote based on your specific requirements, call 1-800-365-3387.

*Potential savings from Home/Tenant/Home Business/Studio\* & Auto Insurance may help pay for your Drug, Health and Dental Care protection.*

*\*for visual artists*



### MUSICIANS' INSTRUMENT, EQUIPMENT & LIABILITY INSURANCE

Protect your investment in your career. For more information and for answers to your specific questions go to [www.hkmb.com/AEmusicianinsurance](http://www.hkmb.com/AEmusicianinsurance) or call 1-800-563-9441 and ask for the Music Department.

*Harmony Insurance – in tune with your needs*



## DRUG, HEALTH AND DENTAL CARE PROTECTION & OTHER PROGRAM OPTIONS

YOUR PROGRAM AT A GLANCE

### FEATURES OF THE PROGRAM:

- You are eligible if you are associated with a Participating Organization through membership or employment.
- There is no medical required to join.
- You can pay the premiums monthly or annually.
- The premium is less than you can get elsewhere for comparable coverage.
- Coverage increases in years 2 and 3.
- You may insure your eligible dependants for coverage (your spouse and eligible dependant children under age 18 or under 26 if still in school).
- Your coverage becomes effective the first day of the month after AFBS approves your completed Enrolment Form and premium payment.
- Your Benefit Year runs for 12 months from the effective date of your coverage.
- You will receive a Claim Card with a unique AFBS member account number. Using this card, many prescriptions and dental claims can be processed immediately from the pharmacy or dental office.



- NOT-FOR-PROFIT INSURER OF THE ARTS
- SERVING THE ARTISTIC COMMUNITY FOR OVER 35 YEARS
- AFFORDABLE, COMPREHENSIVE COVERAGE
- NO MEDICAL REQUIRED

[www.artsandentertainmentplan.com](http://www.artsandentertainmentplan.com)



You now have an opportunity to be part of an insurance program specially designed for the Arts & Entertainment Plan™ by Actra Fraternal Benefit Society (AFBS). AFBS serves over 15,000 ACTRA and Writers Guild of Canada members.

**Enrol today...** go to [www.artsandentertainmentplan.com](http://www.artsandentertainmentplan.com) or call the Arts & Entertainment Plan™ Administrator at AFBS for your Enrolment Form – 1-800-387-8897.  
Email: [admin@artsandentertainmentplan.com](mailto:admin@artsandentertainmentplan.com)

**YOUR PROGRAM IS MADE UP OF 3 PLANS:**

- 1 **PRESCRIPTION DRUG CARE**
- 2 **EXTENDED HEALTH CARE**
- 3 **DENTAL CARE**

Each plan has different reimbursement and maximum levels.

**2 EXTENDED HEALTH CARE VISION/PARAMEDICAL CARE**

<b>Reimbursement Percentage</b>	50% for each Insured Person		
<b>Annual Maximum for Each Insured Person</b>	<u>Year One</u>	<u>Year Two</u>	<u>Year Three</u>
	\$500	\$500	\$750

**3 DENTAL CARE**

<b>Reimbursement Percentage for Each Insured Person</b>	<u>Year One</u>	<u>Year Two</u>	<u>Year Three</u>
	50%	50%	50%

**Annual Maximum for Each Insured Person**

<b>• Basic Services</b> <i>(cleaning, recall exams)</i>	<u>Year One</u>	<u>Year Two</u>	<u>Year Three</u>
	\$300	\$300	\$500
<b>• Periodontal</b> <i>(gum disease)</i>	<u>Year One</u>	<u>Year Two</u>	<u>Year Three</u>
	\$500	\$500	\$750
<b>• Endodontic</b> <i>(root canal)</i>			
<b>• Major Restorative Services</b> <i>(crowns, bridges, dentures)</i>			

**AFBS Dental Formulary** The AFBS dental formulary will be used to settle all claims.

**BENEFIT YEAR:  
12 MONTHS FROM YOUR EFFECTIVE DATE OF COVERAGE**

**1 PRESCRIPTION DRUG CARE**

<b>Reimbursement Percentage</b>	70% of the ingredient cost for each Insured Person		
<b>Annual Maximum for Each Insured Person</b>	<u>Year One</u>	<u>Year Two</u>	<u>Year Three</u>
	\$1,000	\$2,000	\$3,000

**AFBS Drug Formulary** The AFBS prescription drug formulary will be used to settle all drug claims.

*Includes a mail order prescription option and pharmacy wellness initiatives.  
Ingredient Costs cover usual and customary costs. They do not include "dispensing fees".*

**2 EXTENDED HEALTH CARE**

<b>Reimbursement Percentage</b>	70% for each Insured Person		
<b>Annual Maximum for Each Insured Person</b>	<u>Year One</u>	<u>Year Two</u>	<u>Year Three</u>
	\$7,500*	\$7,500*	\$7,500*

*\*Maximum includes benefits paid for Vision/Paramedical Care*



**ACTRA FRATERNAL BENEFIT SOCIETY (AFBS) IS UNDERWRITING THE PROGRAM...**

*...a not-for-profit, Member owned, federally incorporated insurance company operating for over 35 years.*

*Members of AFBS are primarily members of ACTRA and the Writers Guild of Canada.*