



CANADIAN VETERINARY
MEDICAL ASSOCIATION

L'ASSOCIATION CANADIENNE
DES MÉDECINS VÉTÉRINAIRES

Student & Graduate Insurance Program

Frequently Asked Questions

I am interested in the CVMA Student & Graduate Insurance Program. What can you tell me about this program?

- Western Financial Group Insurance Solutions offers a guaranteed issue Student policy which includes \$25,000 Life insurance, \$25,000 Accidental Death & Dismemberment (AD&D), and \$2,000 a month of Long Term Disability (LTD) coverage. The policy is available quickly, without having to disclose detailed medical and lifestyle information.

I currently have life insurance through my bank, and I'm thinking I will continue with this policy. Is there any reason I could not or should not also obtain additional coverage?

- The primary purpose of insurance is to protect against the personal and financial strain of an unexpected death or disability. Keeping your life insurance through the bank and also having a student or graduate policy is common for individuals focused on affordability. The reasonable cost of a student and graduate plan allows you to fit this coverage into your financial plan, even if you do have additional insurance through a banking institution.

What are the advantages of having coverage through the CVMA Student & Graduate Insurance Program as opposed to a banking or financial institution?

- Western Financial Group Insurance Solutions specializes in providing insurance solutions to members of associations and affinity groups. We add value to these organizations by providing members with the most competitive insurance products, services and rate stability. Being part of the Student & Graduate Insurance Program offers you long-term value, which isn't available if you were to purchase an individual product through a banking or financial institution.

Can you tell me what benefits are available through the program, and the costs associated with these benefits?

- The program is easy to apply for, with no medical questionnaire required. Once you've completed an enrolment form, and mailed it along with a void cheque, you will receive a letter, brochure and a Certificate of Insurance confirming the effective date of your policy. The age banded rates allows our rates to be competitive, as each student pays premiums according to their age, rather than being lumped together with other members who may be older and paying higher premiums. See reverse for the monthly premiums based on gender and age.

The coverage includes: \$25,000 Life Insurance, \$25,000 AD&D, \$2,000 LTD



Group Insurance Solutions

Toll Free: 1-866-860-CVMA (2862)
www.canadianveterinarians.net/insurance.aspx



CANADIAN VETERINARY
MEDICAL ASSOCIATION
L'ASSOCIATION CANADIENNE
DES MÉDECINS VÉTÉRINAIRES

CVMA Insurance Program

Student & Graduate Insurance Program



| CVMA Student & Graduate Insurance Program | | | | |
|---|------------|-----------|------------|-----------|
| Age | Male | | Female | |
| | Non-Smoker | Smoker | Non-Smoker | Smoker |
| 0 - 29 | \$ 16.15 | \$ 17.04 | \$ 15.65 | \$ 16.16 |
| 30 - 34 | \$ 22.53 | \$ 23.41 | \$ 22.03 | \$ 22.53 |
| 35 - 39 | \$ 25.99 | \$ 27.26 | \$ 25.54 | \$ 26.07 |
| 40 - 44 | \$ 41.37 | \$ 43.52 | \$ 40.32 | \$ 41.70 |
| 45 - 49 | \$ 48.36 | \$ 52.23 | \$ 47.06 | \$ 49.66 |
| 50 - 54 | \$ 80.27 | \$ 86.87 | \$ 78.54 | \$ 83.45 |
| 55 - 59 | \$ 97.56 | \$ 107.81 | \$ 94.76 | \$ 102.48 |
| 60 - 64 | \$ 119.29 | \$ 124.98 | \$ 114.35 | \$ 125.92 |
| 65 - 69* | \$ 26.88 | \$ 52.98 | \$ 19.43 | \$ 37.38 |

The above premiums are in effect until April 30, 2012 *LTD terminates at age 65.

Once I graduate, when does my coverage terminate and is there an option to convert?

- Once you graduate, your benefits will terminate as of December 31st, of the year you graduate. You can however, convert your \$25,000 to the CVMA Affinity Program without having to provide medical evidence of insurability. If your income allows for excess Life Insurance above the converted \$25,000 you will need to provide evidence of insurability.

I am very new to the "world of insurance", so what else should I know about the program?

- If, for any reason, your answers cannot be addressed by visiting the CVMA Affinity web site at www.canadianveterinarians.net/insurance.aspx, you can contact your CVMA Affinity customer service representative, **Carol Lapka** at **1-866-860-2862 ext. 7304** or by email at carol.lapka@westernfgis.ca.

Western Financial Group (Network) Inc.



Carol Lapka

I'm here to answer questions regarding your employee benefits program.

As your Employee Benefits Customer Service Representative, I'm available to answer any administrative, billing and benefits questions you and your staff may have.

Please call me at: Phone: (204) 942-2555 ext. 7304
Toll Free: (866) 860-2862 ext. 7304
Fax: (204) 943-5531
Email: carol.lapka@westernfgis.ca

Or write: Western Financial Group
Insurance Solutions
Employee Benefits Service Centre
777 Portage Avenue
Winnipeg, MB R3G 0N3



Group Insurance Solutions

Toll Free: 1-866-860-CVMA (2862)

www.canadianveterinarians.net/insurance.aspx