



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 grad 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



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



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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 affect until Feb. 28, 2010

*LTD terminates at age 65.

Once I graduate, if I injure myself within the first year and I have not yet received a full year's income, do I still qualify for the \$2000 a month of LTD?

- Yes. Once you are employed and you become a CVMA member, you have the option to convert your Life and LTD coverage to the Affinity program with no medical evidence required. Once you are insured through the Affinity program, the monthly disability payment will be based on the average of your last 12 month's of income. Until this time, you will be eligible for \$2,000 a month.

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
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