

FREQUENTLY ASKED QUESTIONS

Who is eligible for the plan?

- NFU Members under the age of 70
- Your spouse and/or dependent children up to age 21 or to the age of 25 if a full-time student

When does coverage take effect?

- The first of the month following the date your signed application is received
- If you need to add a dependent at a later date you must notify GroupSource in order for coverage to be activated

Is a medical examination required?

- No Medical Underwriting is required under the NFU Member Benefits Plan

How do I pay my monthly premiums?

- Members are required to sign up for the pre-authorized debit (PAD) plan agreement (found in the enrollment package) Rates renew annually in July

How to apply for coverage?

- Complete the application and mail or fax it to our office along with the PAD agreement and VOID cheque

For pdf versions of the application and information, go to:

www.nfu.ca/about/services-members

For more information, contact:

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Regency
ADVISORY CORPORATION

Group
Source



National Farmers Union
Union Nationale des Fermiers



National Farmers Union Member Benefits Plan



**Strong Communities. Sound Policies.
Sustainable Farms.**

BENEFIT	BEST VALUE PLAN	PREMIUM PLAN
<u>Life Insurance & AD&D</u>		
Schedule	\$10,000	\$10,000
Termination Clause	Terminates at the earlier of age 70 or retirement	Terminates at the earlier of age 70 retirement
Dependent Life		
Spouse and each dependent child	Spouse: \$5,000	Spouse: \$5,000
	Child: \$2,500	Child: \$2,500
<u>Extended Health Care</u>		
Deductible	N/A	N/A
Drug Coverage	80% Drugs to a maximum of \$5,000/yr/person	100% Drugs to a max. of \$5,000/yr/person
Drug Card	Included (Onecard), with \$6 dispensing fee cap	(Onecard)
Drug Definition	Lowest priced equivalent drug substitution	Lowest priced equivalent drug substitution
All Other Health Coverage	100%	100%
Home Care Nursing	\$10,000 per year	\$10,000 per year
Paramedical Practitioners	\$300 per specialty/calendar year at reasonable & customary fees per visit	\$300 per specialty/calendar year at reasonable & customary fees per visit
<u>Vision care</u>		
	N/A	\$250/24 months adults, \$250/12 months for Children, eye glasses, prescription sunglasses, contact lenses
		Eye exam \$60/24 months
<u>Emergency Out-of Province</u>		
	90 days per trip, \$2,000,000 per occurrence	90 days per trip, \$2,000,000 per occurrence
Termination Clause	Terminates at the earlier of age 70 or retirement	Terminates at the earlier of age 70 or retirement
<u>Dental Care</u>		
Deductible	N/A	N/A
Basic Services	80% Basic	100% Basic
Major Services	50% Major	50% Major
Combined Annual Maximum	\$1,500/calendar year/insured person	\$2,500/calendar year/insured person
Recall Examinations	Once every 9 months	Once every 6 months
Termination Clause	Terminates at age 70 or earlier of retirement	Terminates at age 70 or earlier of retirement
Fee Guide	Current General Practitioners fee guide by Province	Current General Practitioners fee guide by Province
MONTHLY PREMIUM		
	Single: \$135.97	Single: \$187.92
	Family: \$309.33	Family: \$420.51