



## TRUXPLAN™ FOR MEMBERS OF THE ALBERTA MOTOR TRANSPORT ASSOCIATION

### INTRODUCTION

The Alberta Motor Transport Association is pleased to announce the introduction of the TRUXPLAN™ Plan for Association members. Benefits will be available effective May 1, 2010 for both corporate members with two or more employees. A separate plan for individuals is also available upon request. Larger groups may select their own plan design. The plan is marketed by Unigroup Inc and administered by Canadian Benefit Administrators Ltd., both of whom are experienced in the Association group market.

### GROUP BENEFITS PROVIDED

Benefits provided through the UNIGROUP™ program include:

- Life Insurance and AD&D (Manulife)
- Dependent Life Insurance (Manulife)
- Optional Short/Long Term Disability (Echelon)
- Health Benefits (Manulife)
- Health Service Navigator (Manulife)
- Resilience (Manulife)
- Dental Care Benefits (Manulife)
- Critical Illness (Western Life)

### ELIGIBILITY

If you elect to participate, you must work at least 20 hours per week, and must work at least eight months per year (not necessarily eight consecutive months).

If you have eligible family members, you must be enrolled for either **Couple** or **Family** coverage, unless proof of enrollment is received confirming you and / or your family members are insured under another plan. If you have Health and Dental coverage through a spousal plan, you can waive coverage under these benefits only. If coverage is cancelled under the spousal plan, you have the opportunity to apply for Health and Dental benefits under this plan, provided application is made within 31 days of cancellation of the spousal benefits.

### 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>Basic Life Insurance</b>	<ul style="list-style-type: none"> <li>• Flat \$25,000</li> <li>• Waiver of Premium included if you are considered totally disabled following the 182 day qualifying period</li> <li>• Benefit reduces by 50% at age 65 and terminates at age 70 or retirement, whichever is earlier</li> </ul>
<b>Accidental Death &amp; Dismemberment Insurance</b>	<ul style="list-style-type: none"> <li>• Same as life</li> <li>• Waiver of Premium included if you are considered totally disabled following the 182 day qualifying period</li> <li>• Benefit reduces by 50% at age 65 and terminates at age 70 or retirement, whichever is earlier</li> </ul>
<b>Dependent Life Insurance</b>	<ul style="list-style-type: none"> <li>• \$5,000 death benefit for your spouse</li> <li>• \$2,500 death benefit for each of your dependent child(ren)</li> <li>• Waiver of Premium included if you are considered totally disabled following the 182 day qualifying period</li> <li>• From live birth to age 21 (25 if student)</li> <li>• Benefit terminates at age 70 or retirement, whichever is earlier</li> </ul>
<b>Optional Short Term Disability Insurance</b>	<ul style="list-style-type: none"> <li>• Provides 66.7% of pre-disability gross weekly earnings to a maximum benefit of \$800</li> <li>• Benefits received are non taxable if paid by employee</li> <li>• Benefits begin on 1<sup>st</sup> day accident, 1<sup>st</sup> day hospitalization, 8<sup>th</sup> day sickness</li> <li>• Benefits payable for 17 weeks</li> <li>• Coverage terminates at the earlier of retirement or age 70</li> </ul>
<b>Optional Long Term Disability Insurance</b>	<ul style="list-style-type: none"> <li>• Provides 67% of pre-disability gross earnings, to a maximum monthly benefit of \$5,000</li> <li>• Benefits received are non taxable if paid by employee</li> <li>• Benefits are payable to age 65</li> <li>• Payable following 120 days of continuous disability</li> <li>• You are considered Totally Disabled if, due to illness or injury, for 2 years at your own occupation and thereafter you are unable to perform the essential duties of <u>any</u> occupation for which you are qualified, or may reasonably become qualified by training, education, or experience</li> </ul>

BENEFIT	COVERAGE SUMMARY
<b>Extended Health Care</b>	<ul style="list-style-type: none"> <li>• \$0 single/\$0 family deductible</li> <li>• Benefits terminate once you reach age 70 or retirement, whichever is earlier</li> <li>• Health Service Navigator - Includes WorldCare Inc. which includes an independent review, diagnosis and treatment recommendations</li> <li>• Includes Manulife's EAP Solution – Resilience</li> <li>• 2 year survivor benefit</li> </ul>
<i>Prescription Drugs</i>	<ul style="list-style-type: none"> <li>• 80% coverage with no deductible</li> <li>• Least Cost Alternative (generic substitution) provision</li> <li>• Real-time direct-pay (drug card)</li> <li>- \$300 lifetime maximum for smoking cessation drugs; \$15,000 per lifetime for fertility drugs excluding Sexual Dysfunction; Unlimited maximum for all other drugs</li> </ul>
<i>Hospital Room</i>	<ul style="list-style-type: none"> <li>• 100% coverage for semi-private accommodation</li> </ul>
<i>Vision Care</i>	<ul style="list-style-type: none"> <li>• 80% coverage including <a href="http://www.pvs.ca">www.pvs.ca</a></li> <li>• One eye exam per calendar year covered</li> <li>• \$115 maximum every two years for frames, lenses, and/or laser eye surgery procedures</li> </ul>
<i>Private Duty Nursing</i>	<ul style="list-style-type: none"> <li>• 80% coverage, to a maximum of \$10,000 per year</li> </ul>
<i>Paramedical Practitioners</i>	<ul style="list-style-type: none"> <li>• 80% coverage, to a maximum of \$300 per year per eligible licensed practitioner</li> <li>• Eligible practitioners include chiropractors, chiropractor x-ray, osteopaths, osteopath x-ray, podiatrists, podiatrist x-ray, massage therapists, naturopaths, speech therapists, physiotherapists, and psychologists</li> </ul>
<i>Medical Services and Supplies</i>	<ul style="list-style-type: none"> <li>• 80% coverage</li> <li>• \$500 every five (5) years for Hearing Aids</li> <li>• \$150 per year for Orthopaedic Shoes</li> <li>• \$400 every three (3) years for custom orthotics</li> <li>• Other services and supplies – see benefits booklet</li> </ul>
<i>Out-of-Province/Out-of-Canada Coverage</i>	<ul style="list-style-type: none"> <li>• 100% coverage, to a lifetime maximum of \$5,000,000</li> <li>• Includes travel assistance for medical and non-medical travel emergencies</li> <li>• 30 day maximum duration per trip</li> </ul>
<b>Dental Care</b>	<ul style="list-style-type: none"> <li>• No deductible</li> <li>• Benefits terminate once you reach age 70 or when you retire, whichever is earlier</li> <li>• 80% coverage for diagnostic, preventative, minor restorative, surgical, periodontal (scaling), and endodontic (root canal) services</li> <li>• \$3,000 annual maximum accumulating by calendar year</li> <li>• Basis of reimbursement is current fee guide for your province of residence</li> </ul>
<b>Critical Illness Insurance</b>	<ul style="list-style-type: none"> <li>• Included 21 diseases such as Heart Attack, Cancer, Parkinson's, MS, Alzheimer's, Major Organ Transplant and Kidney failure.</li> <li>• Terminates at age 70</li> <li>• Conversion available</li> <li>• \$25,000 benefit regardless of health</li> </ul>

## MONTHLY COST

These rates are guaranteed until August 1, 2012 at which time the plan will renew.

## PLAN ENROLMENT

To enrol in this plan, you are required to complete an enrolment form, along with a Declaration of Employment as well as a Master Application for your company which can be obtained from Unigroup.

[www.amta.ca](http://www.amta.ca)

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**Questions:** Call toll free at 1-800-292-9066

Or fax to 403-269-3939

***This package is provided solely for the purpose of outlining the AMTA Group Insurance Plan. All rights with respect to your benefits as a member of this plan will be governed by the Group Insurance Policy issued to the Alberta Motor Transport Association.***