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June 20, 2012

To all CAIP members,

Re: Program enhancements effective June 1, 2012

We are very pleased to advise you that effective June 1st, 2012, the following enhancements to the CAIP program have taken effect. We confirm that the premium rates remain unchanged.

IN CANADA INSURANCE

Paramedical Services

The per treatment limit has increased from \$40 to \$50. The maximum reimbursement has increased as follows:

<u>Level</u>	<u>Annual Maximum</u>	<u>Number of Treatments</u>
Bronze	\$500	10
Silver	\$750	15
Gold	\$1,000	20

Chiropractor – Overuse

The per treatment limit has increased from \$40 to \$50. The maximum reimbursement has increased as follows:

<u>Level</u>	<u>Annual Maximum</u>	<u>Number of Treatments</u>
Bronze	\$500	10
Silver	\$750	15
Gold	\$1,000	20

X-Rays and Laboratory Exams

The maximum reimbursement has increased as follows:

<u>Level</u>	<u>Annual Maximum</u>
Bronze	\$500
Silver	\$700
Gold	\$1,000

In addition to the above, there are other enhancements that have been made to the In Canada Wording. We invite you to view the new wording in the CAIP section of our web site at www.armstrongmccready.ca

OUT OF CANADA INSURANCE

We take pleasure in advising you that the following improvements have been made to the Out of Canada insurance effective from June 1st, 2012:

- The Repatriation Benefit limit has increased from \$10,000 to \$25,000
- The Family Transportation & Accommodation Benefit has increased from \$5,000 to \$15,000.

Important Announcement for the Out of Canada Insurance

We have received numerous requests for an alternate and easier way for the members to purchase Out of Canada insurance. Consequently, we are very pleased to advise you that we are introducing an “**Individual Annual Plan**” option for the Out of Canada insurance. Up until now, the Out of Canada insurance was offered in one of two ways:

- **Per Trip.** The premium rate is \$30 per week or part thereof of travel per eligible member. The Sport Body has to inform us before the trip of the dates of the members travel.
- **Group Annual Plan.** This plan is issued to the Sport Body for their members. With this option, the members who are enrolled in CAIP in either the Bronze, Silver or Gold levels in the In Canada insurance are automatically insured for Out of Canada insurance. The Sport Body does not have to inform us of the member's trips each time they travel.

The third option that is now available is an “**Individual Annual Plan**”. There are two options for an Individual Annual Plan, as detailed below:

- For a premium of \$180 per year per eligible member, this option covers the member for trips outside of Canada, provided each trip does not exceed 30 consecutive days.
- For a premium of \$300 per year per eligible Member, this option covers the member for trips outside of Canada, provided each trip does not exceed 60 consecutive days.

Please note the following:

- The Individual Annual Plan is valid for one year from the date of enrollment, at which time the insurance would have to be renewed.
- There is no limit to the number of trips taken within the period of insurance (one year from the date of enrollment) subject to the number of consecutive days chosen (30 or 60 days).
- If an insured person requires insurance for a trip that exceeds 30 or 60 consecutive days, a per trip enrollment can be issued to cover the complete duration of the trip. This per trip enrollment (Top-up insurance) must be purchased before the end of the 30 or 60 consecutive day option.

We cannot stress enough the importance of maintaining proper insurance coverage when traveling outside of Canada. The CAIP outside of Canada insurance is 24 hours a day insurance protection for emergency medical and hospital care as the result of an illness or injury. **Of course, the CAIP insurance always covers the athletes while participating in their sport.** The Travel Assistance program provides international emergency assistance to CAIP members when traveling outside of Canada. The CAIP travel insurance is underwritten with no deductible and a 100% coinsurance. CAIP now offers three options to purchase this very valuable insurance coverage.

The 2012 year marks 30 years that the Canadian Athlete Insurance Program (CAIP) has been serving the Canadian Sport Community. We hope you will find these changes / additions to be helpful. We look forward to serving you even better in the years to come.

Please do not hesitate to contact me should you have any questions.

Sincerely,

Michael Kirsch
Vice President