

EXTENDED HEALTH & DENTAL PLAN FREQUENTLY ASKED QUESTIONS

Q: WHO IS ELIGIBLE?

A: Association members and their dependents who reside in Canada and have basic provincial plan coverage and are enrolled in a provincial drug program. All eligible dependents need to be added at the time of enrollment. If they already have coverage, dependents can be exempt from the health and dental plan by providing their alternate coverage information. If they lose their coverage, you have 31 days to notify your administrator to activate their coverage without providing medical evidence.

Q: IS THERE A MEDICAL EXAM OR MEDICAL REQUIREMENT?

A: There are no medical requirements if you enrol within 31 days of becoming eligible. After such time, you and your dependents will be required to supply medical evidence and receive carrier approval before you can join the plan.

Q: WHEN CAN I APPLY?

A: You will be eligible for benefits 60 days after joining the VPA. You will then have 31 days to enroll without having to provide medical evidence.

Q: WHO PAYS FOR THE PLAN?

A: Each member pays their own monthly premiums through a Pre-Authorized Debit (PAD) (only method). Based on your family status, you pay a single, couple, or family rate. Preferred rates have been arranged for VPA members.

Q: HOW DO I APPLY?

A: To apply, simply send an email to inbox@arbutusfinancial.com with your name, date of birth, email address, plan choice (Copper, Bronze, Silver, Gold, Emerald) and family status (single, couple, family). Make sure to complete the application within 31 days to avoid medical requirements.

Q: CAN I CHANGE THE PROGRAM I ORIGINALLY SELECTED?

A: You are given the opportunity to change your election every 24 months, or at the same time as a life event that changes your family status (single / couple / family) such as marriage, divorce or having your first child. You are able to move up or down by one level at each opportunity.

Q: WHAT IF I STOP WORKING WITH THAT EMPLOYER?

A: You can continue to remain on the plan as long as you continue to be a resident of Canada, and you continue paying your monthly premiums.

Q: IF I CANCEL MY COVERAGE, CAN I RE-ENROL AGAIN?

A: Your benefits terminate at midnight of the last day of the month in which you request to terminate your coverage. You may request to join again no earlier than **12 months** from the date your coverage terminated. Applicants will be subject to medical underwriting and coverage will be at the discretion of the insurer.

Q: WHO ARE THE ADMINISTRATOR AND INSURER(S)?

A: The plan is administered through Arbutus Financial/Effortless Admin and underwritten by their insurance partners.