

THE CBIA ADVANTAGE



HealthProtect Individual Extended Health Care

CANADIAN BAR INSURANCE ASSOCIATION

Being self-employed, a member of a small firm, or retired, does not mean that you have to go without health benefits. HealthProtect individual extended health care coverage can provide you and/or your family with protection against devastating medical events, as well as help you with day-to-day costs not covered by your Provincial Health Care plan.

We offer three different levels of coverage to ensure that all of our customers have access to superior benefits at a cost that is often well below that of other products.

HealthProtect Plus: This plan offers our most comprehensive coverage and is available to applicants and their dependants that provide proof their good health and are between the ages of 18 and 65. Coverage includes prescription drugs, paramedical services, and hospital services. In addition, optional dental benefits are available.

HealthProtect: This plan offers basic drug and medical care protection at a low price. This plan does not require proof of your good health and can provide lifetime protection.

HealthProtect Retiree: This plan offers drug and medical care protection for applicants age 50 or older that lose their existing health insurance coverage due to their retirement or a contractual age restriction. In addition to medical services, this plan also offers optional dental benefits.

Eligibility: All HealthProtect plans are available to lawyers, judges, Quebec Notaries, and their spouses and adult children (including their spouse) as well as law firm staff and their spouses.

Age Banded Rates: Your risk of illness increases as you get older and this is reflected in your premiums. Some plans allow you to pay a level premium by charging you a much higher premium now and then using part of this money to offset your increased risk in later years. However, the CBIA takes a different approach. We believe you should pay a premium that reflects the risk you present to the insurer today, not tomorrow. So, as you age our premiums gradually increase. When compared to most level premium health care plans, the cost of owning CBIA's coverage can be much less over your lifetime.

Shared Success: Our success is your success. As a not-for-profit corporation, we set our rates with a goal to break even. If plan performance is better than anticipated, what most insurance companies would keep as profits, we share with our clients.

While past performance does not guarantee future results, in the last decade alone, most of our clients have shared in over \$36,000,000 of better than anticipated financial results through rate reductions, improved benefits and returned premiums.

Stability of our Rates: The CBIA has a long history of stable rates. However, our rates are not guaranteed and can change in accordance to plan performance. This allows us the freedom to reduce your future cost to reflect better than anticipated overall plan experience and our break-even pricing goal.

While it is possible that poor experience would necessitate a future rate increase, we help insulate our clients against this possibility by maintaining large cash reserves that can be used to offset and even eliminate this need.

About the CBIA

The CBIA arranges for insurance protection of legal professionals, law firm staff, and their families. We are staffed and managed by insurance industry experts with assistance from actuarial advisors and our underwriting insurers. A Board of Directors comprised of 24 lawyers from across Canada oversees our operations to ensure that all activities are in the best interests of members of the legal profession. As a result, more than 30,000 people trust the CBIA with their insurance protection.

C A N A D I A N B A R I N S U R A N C E A S S O C I A T I O N

The details of this document are intended to provide you with a brief description of this plan and should not be considered part of any contract. Certain benefits and conditions may have changed since this document was produced.

HealthProtect Plus benefits may be subject to proof of income, evidence of good health and approval by our insurer. HealthProtect and HealthProtect Retiree benefits are subject to approval by our insurer. Other conditions may also apply. Please contact your CBIA Authorized Sales Representative for additional details.

The CBIA HealthProtect Plus, HealthProtect, and HealthProtect Retiree plans are underwritten by The Manufacturers Life Insurance Company (Manulife Financial).

**FOR MORE INFORMATION VISIT OUR WEB SITE
OR CALL 1-800-267-2242
FOR THE NAME OF YOUR
LOCAL AUTHORIZED CBIA SALES REPRESENTATIVE.**