

How to Apply

If you do not have a copy of the application and/or medical forms or pricing, phone or email us at the contact info on the back of the brochure. Fill out and sign the Application and Medical Forms for the Value Plan you want. Choose the rates for the appropriate Province. Give or send the signed application to your broker.

Any questions should be directed to your Agent/Broker.

When does coverage begin?

The start date will be the 1st day of the month after the application has been accepted. If an application is received and approved by our office before the 15th of the month, coverage will start on the 1st of the following month. Any applications received and approved after the 15th of the month will start on the 1st of the next month.

Pay by Cheque, Visa or MasterCard

If paying monthly by cheque make sure to include with your application one cheque for the first month's premium and a second cheque marked Void. If paying by Visa or MasterCard the 1st payment will be taken on the day your application has been approved. All other payments will be taken on the 1st of the month.

Plan Detail

Plan 1: Value Plan

Ideal for those who would like an inexpensive "guaranteed issue" Health Plan up to age 79.

Pre-existing conditions are covered (subject to policy wordings limitations and exclusions).

Plan 2: Value Plus

This plan is for those who are in good health and would prefer higher levels of coverage (Medically Underwritten) or if you are converting from a previous group plan within 60 days of its' termination, pre-existing conditions are covered subject to policy wordings and exclusions. Dental coverage is also included under this plan up to and including age 79.

Also included under this plan:

- Out of Province/Country Travel Medical up to and including age 79.
- For those who have a computer we have included access to the Estate Vault, a Web-based or Desktop-based software program with Security Protocols to enable you to keep track of your Personal, Financial, Legal and Medical information. Once signed on to the Estate Vault you will have Identity Theft coverage of up to \$25,000.

Plan 3: Business Value Plan

Ideal for individuals or businesses with one or more individuals needing a full benefits program (Medically Underwritten).

Coverages are similar to Plan 2 but with higher limits and for those who are under 65 there is also a \$15,000 Life, AD&D Benefit included.

This Plan also includes \$1,000 of Long Term Disability that can be increased to \$2,500 for an additional premium.



The Canadian Freelance Union (CEP Local 2040) is part of the nation's largest media union: the Communications, Energy and Paperworkers Union of Canada. Together we can build a community of mutual support that will improve incomes, benefits, and working conditions for all independent communications professionals.

We are taking a stand for independent communications professionals:

- ✓ Freelance media workers
- ✓ Graphic designers
- ✓ Freelance editors
- ✓ Broadcast contract writers
- ✓ Public relations practitioners
- ✓ I.T. workers
- ✓ Owner-operators
- ✓ Freelance journalists, writers, book authors, photographers, illustrators

Canadian Freelance Union

CEP Local 2040
www.CFUnion.ca



Working Enterprises Insurance Services Ltd.
(A Union Owned and Operated Company)

WE Group Benefits & Consultants

#206 - 2248 Elgin Avenue
Port Coquitlam, BC V3C 2B2

Offices:
Vancouver, Kelowna, Port Coquitlam, BC
Toronto, ON

Toll Free: 1-888-980-1581

Fax: 250-861-6060

Email: dave@weinsurance.com

julie@weinsurance.com



CAUS ACSS

Health & Dental Plans for Working Individuals & Retirees

THREE PLANS TO CHOOSE FROM:

Value Plan 1

Guaranteed Issue Health coverage for Retirees & Individuals up to age 79

Value Plus 2

Medically underwritten Health, Dental, Out of Province/Country Medical. The Estate Vault: for members with computers we have included access to the Estate Vault

Business Value Plan 3

For *INDIVIDUALS* who need full coverages:

Medically underwritten Health, Dental, Out of Province/Country Medical, Accidental Death & Dismemberment, Life & Long Term Disability. The Estate Vault: for members with computers we have included access to the Estate Vault.

All Plans are available for Singles, Couples, Families and Retirees



If you are converting from a previous group plan within 60 days of its termination, pre-existing conditions ARE covered subject to policy wordings and exclusions.

Value

Guaranteed Issue (pre-existing conditions are covered)

DRUGS: Pay Direct Card Included

Prescription Drugs to age 79
Prescription Drugs 80% to a max. of \$600 per year
Generic Drugs only, unless otherwise specified by physician
No Lifestyle

VISION CARE

\$125 every 24 months

PROFESSIONAL SERVICES

All paid from first dollar max. \$300 per year
Chiropractor
Physiotherapist
Foot Care Professionals
Speech Therapist
Psychologist

MEDICAL TRANSPORT: Air & Land included

AUDIO

Hearing Aids plus Repairs or Replacement of Parts
\$300 max. every 4 years

PRIVATE DUTY NURSING: \$1,000 max. per year

MEDICAL ITEMS: \$750 max. per year

ACCIDENTAL DENTAL: \$2,500 max. per year

No matter which plan you choose,
Payment can be made monthly or annually
by Cheque, Visa or MasterCard

Insurance Programs underwritten by
various insurance companies and
GreenShield Canada

Questions?

Email:

julie@weinsurance.com
dave@weinsurance.com

Toll Free: 1-888-980-1581

Value Plus

Medically Underwritten Individual

DRUGS: Pay Direct Card Included

Prescription Drugs to age 79
Prescription Drugs 80% to a max. of \$800 per year
Generic Drugs only, unless otherwise specified by physician
Includes Oral Contraceptives, No Lifestyle

VISION CARE

\$125 every 24 months
Eye Exams up to \$50 every 24 months

PROFESSIONAL SERVICES

90% max. to \$400 per year
Chiropractor Massage Therapist
Physiotherapist Acupuncturist
Foot Care Professionals Osteopath
Speech Therapist Naturopath
Psychologist

MEDICAL TRANSPORT: Air & Land included

AUDIO

Hearing Aids plus Repairs or Replacement of Parts
\$400 max. every 4 years

PRIVATE DUTY NURSING: \$3,000 max. per year

MEDICAL ITEMS: \$1,500 max. per year

ACCIDENTAL DENTAL: \$2,500 max. per year

SEMI-PRIVATE HOSPITAL

\$200 per day; max. 25 days per year

OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$500,000 per lifetime; 30 day Emergency only
Age limit 79 years old

DENTAL

Combined max. per person, per year
\$500 first 12 months; \$750. next 12 months
\$1,000 every 12 months thereafter
Basic coverages 80% up to the limits above
Basic Comprehensive coverages 80% up to the limits above

THE ESTATE VAULT: For those who have a computer we have included access to the Estate Vault, a Web-based or Desktop-based software program with Security Protocols to enable you to keep track of your Personal, Financial, Legal, and Medical information. Once signed on to the Estate Vault you will have identity theft coverage of up to \$25,000.

Business Value Plan

Medically Underwritten One or More Individuals

DRUGS: Pay Direct Card Included

Prescription Drugs to age 79
Prescription Drugs 80% to a max. of \$1,200 per year
Generic Drugs only, unless otherwise specified by physician
Includes Oral Contraceptives, No Lifestyle

VISION CARE

\$250 every 24 months
Eye Exams up to \$70 every 24 months

PROFESSIONAL SERVICES

90% max. to \$400 per year
Chiropractor Massage Therapist
Physiotherapist Acupuncturist
Foot Care Professionals Osteopath
Speech Therapist Naturopath
Psychologist

MEDICAL TRANSPORT: Air & Land included

AUDIO

Hearing Aids plus Repairs or Replacement of Parts
\$400 max. every 4 years

PRIVATE DUTY NURSING: \$5,000 max. per year

MEDICAL ITEMS: \$3,000 max. per year

ACCIDENTAL DENTAL: \$5,000 max. per year

SEMI-PRIVATE HOSPITAL

\$200 per day; max. 25 days per year

OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$1,000,000 per lifetime; 30 day Emergency only
Age limit 79 years old

DENTAL

Combined max. per person, per year
\$750 first 12 months; \$1,000 next 12 months
\$1,200 every 12 months thereafter
Basic coverages 80% up to the limits above
Basic Comprehensive coverages 80% up to the limits above

LIFE: Applicant only, under 65 years old \$15,000

THE ESTATE VAULT: For those who have a computer we have included access to the Estate Vault, a Web-based or Desktop-based software program with Security Protocols to enable you to keep track of your Personal, Financial, Legal and Medical information. Once signed on to the Estate Vault you will have Identity Theft coverage of up to \$25,000.

ACCIDENTAL DEATH & DISMEMBERMENT

Applicant only, under 65 years old \$15,000

DISABILITY

Applicant only, long term disability \$1,000 per month included
Option to increase the \$1,000 to \$2,500 for an additional premium; under 65 years old only