



# RMA INSURANCE

## ACCIDENT AND SICKNESS COVERAGE OVERVIEW



RMA Insurance has been helping make organizations safer for over 50 years. No organization is truly safe until they have a comprehensive insurance program and risk management plan. Established in 1955 by the AAMDC, RMA Insurance has become a trusted foundation for Alberta's municipalities, private/charter schools, kindergartens, senior housing organizations and other eligible non-profit community groups.

As a member-owned, non-profit organization, RMA Insurance has one central goal -- to help your organization gain the safety and service you need, while helping you control and reduce long-term risk related costs. In keeping with this goal, RMA Insurance has partnered with VFIS of Canada to provide your organization with a multitude of insurance programs that best fits the needs of our customers.

## BENEFITS AVAILABLE FOR FIREFIGHTERS, AND AMBULANCE PERSONNEL

### ON DUTY-VOLUNTEER/PAID FIREFIGHTER ACCIDENT:

This coverage protects your Firefighter/Ambulance Member when participating in any authorized activity of the Fire/Ambulance Department. The benefits incorporated into this policy are Accident/Sickness providing Loss of Life Benefits, Weekly Disability as well as Medical Benefits. Cancer and Post Traumatic Stress Disorder (PTSD) benefits are also applicable within this policy. This is a blanket policy to which all members including Junior Firefighters, Auxiliary Members, Board Members and Non Members helping out the policyholder are protected.

We provide three Options: Base Plan, Enhanced Plan or Elite Plan:

#### Plan A | BASIC

- \$100,000 - AD&D/Illness
- \$25,000 - Medical
- \$150/wk to \$450/wk
- Disability-10 Years
- \$5,000 - Cancer

#### Plan B | BASIC

- \$200,000 - AD&D/Illness
- \$25,000 - Medical
- \$150/wk to \$450/wk
- Disability-10 Years
- \$5,000 - Cancer

#### Plan C | BASIC

- \$300,000 - AD&D/Illness
- \$25,000 - Medical
- \$150/wk to \$450/wk
- Disability-10 Years
- \$5,000 - Cancer

#### Plan A | ENHANCED

- \$100,000 - AD&D/Illness
- \$25,000 - Medical
- \$300/wk to \$1000/wk
- Disability-10 Years
- \$7,500 - Cancer

#### Plan B | ENHANCED

- \$200,000 - AD&D/Illness
- \$25,000 - Medical
- \$300/wk to \$1000/wk
- Disability-10 Years
- \$7,500 - Cancer

#### Plan C | ENHANCED

- \$300,000 - AD&D/Illness
- \$25,000 - Medical
- \$300/wk to \$1000/wk
- Disability-10 Years
- \$7,500 - Cancer

#### Plan A | ELITE

- \$100,000 - AD&D/Illness
- \$25,000 - Medical
- \$500/wk to \$1000/wk
- Disability-10 Years
- \$10,000 - Cancer

#### Plan B | ELITE

- \$200,000 - AD&D/Illness
- \$25,000 - Medical
- \$500/wk to \$1000/wk
- Disability-10 Years
- \$10,000 - Cancer

#### Plan C | ELITE

- \$300,000 - AD&D/Illness
- \$25,000 - Medical
- \$500/wk to \$1000/wk
- Disability-10 Years
- \$10,000 - Cancer

**Note:** Career Members can be added to this policy with the addition of a Career Amendment for additional premium. Please ask about pricing.

### OFF DUTY-VOLUNTEER/PAID FIREFIGHTER ACCIDENT:

This coverage is optional and will provide your members and/or their families with Accident Only Coverage outside authorized Fire/Ambulance Department duties. Premiums are based on a per person basis reflective of the coverage they chose (Member of Member/Family Benefits) as well as the amount of benefit levels selected. See above for Plan AD&D Limits. Disability limits are up to \$300/wk and payable up to 2 years.

## BENEFITS AVAILABLE FOR FIREFIGHTERS, AMBULANCE PERSONNEL AND COUNCILLORS

### MEMBER & FAMILY ASSISTANCE PROGRAMS (MFAP):

While injuries are easily recognized, stress and other personal struggles that employees/members may have are less likely to be addressed right away. CVIS, Inc has partnered with Homewood Care to provide a solution that is an integrated approach to ensure that employees/members improve quality of life as well as their families.

- Plan Smart (Lifestyle and Speciality Counselling)
- Counselling (For all of Life's Challenges)
- On-Line Resources
- 24/7 Crisis Hotline
- Completely Confidential

## BENEFITS AVAILABLE FOR COUNCILLORS

### COUNCILLOR ACCIDENT POLICY:

RMA Insurance offers a comprehensive Accident program for its clientele. The Plan can protect the Councillors/Employees of the Municipality for On Duty Only activities or they can provide 24/7 World Wide Coverage. The plans are as follows:

#### Plan A

- \$100,000 Accidental Death & Dismemberment
- \$100,000 Heart Attack Benefit
- \$10,000 Medical
- \$5,000 Dental
- \$300/wk Accident Weekly Disability
- Payable up to 5 Years
- Option for 24 Hour Coverage-Additional Premium

#### Plan B

- \$200,000 Accidental Death & Dismemberment
- \$200,000 Heart Attack Benefit
- \$15,000 Medical
- \$5,000 Dental
- \$500/wk Accident Weekly Disability
- Payable up to 5 Years
- Option for 24 Hour Coverage-Additional Premium

#### Plan C

- \$300,000 Accidental Death & Dismemberment
- \$300,000 Heart Attack Benefit
- \$15,000 Medical
- \$5,000 Dental
- \$500/wk Accident Weekly Disability
- Payable up to 5 years
- Option for 24 Hour Coverage-Additional Premium

## OTHER COVERAGE AVAILABLE FOR RMA MEMBERS

### CRITICAL ILLNESS:

Critical Illness Insurance is a supplemental product which lifts the burden of the financial and emotional stress associated with a critical illness diagnosis. If a member suffers from one of the following conditions, a lump sum payment will be made to that member.

The following are covered conditions:

Life Threatening Cancer | Non Life Threatening Cancer | Heart Attack

Kidney Renal Failure | Stroke | Coronary Artery Bypass

Occupational HIV | Blindness | Coma | Loss of Speech

**Note:** Non Life Threatening Cancer is 10% of the Principal Sum Selected

A lump sum can be given to the suffering member while they are still alive.

Plans being offered for Lump Sum Payments:

Plan A - \$5,000   Plan B - \$10,000   Plan C - \$15,000   Plan D - \$20,000

### IMPORTANT FEATURES

- For Individuals under the Age of 70
- Coverage reduces by 50% at the age of 65 or older on the date benefit becomes payable.
- 24 month pre-existing condition limitation



Each year, an estimated **60,000 cardiac arrests** and **108,000 strokes** occur in Canada



**2 in 5 Canadians** are expected to be diagnosed with **cancer** in their lifetime.



Over **2 million** Canadians have **kidney disease** or are at risk.



## GROUP LIFE:

When the unexpected does occur, the financial impact could be devastating for a family. RMA Insurance can provide your organization with a Group Life product to protect the family from the unexpected. Covers loss of life from any cause 24 Hours a day.

### Important Features

- For all active plan members with non medical evidence under \$100,000 subject to Group size
- Coverage reduces by 50% at age 65
- Coverage ends at age 70
- Waiver of Premium if Totally Disabled.
- Optional Coverage for Spouse and Children



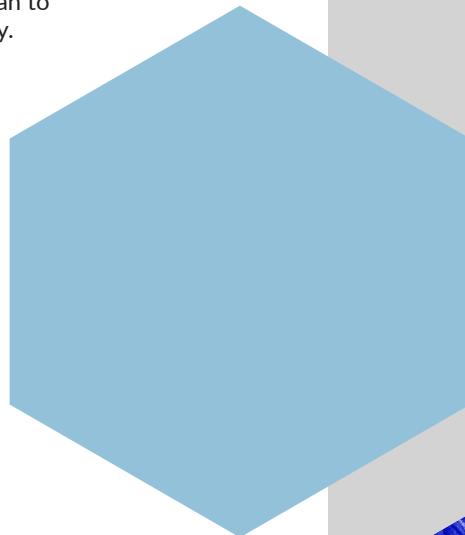
## VOLUNTEER ACCIDENT POLICY:

In every Municipality, Volunteers are a key component in providing community services. It is too often that when citizens volunteer their time for the municipality, insurance coverage is not available to protect these individuals when they get injured while Volunteering. RMA Insurance has recognized this situation and has put together a comprehensive plan to protect those Volunteers when acting on behalf of the Municipality.

The Plan offers the following benefits:

- Accidental Death ..... \$50,000
- Accidental Dismemberment..... \$50,000
- Paralysis ..... \$50,000
- Total Accident Weekly Disability..... \$200/wk
- Accident Para-Medical Expense..... \$1,000
- Repatriation ..... \$15,000
- Family Transportation ..... \$15,000
- Rehabilitation..... \$15,000
- Home Alteration & Vehicle Modification ..... \$15,000

**Note:** This plan is for those volunteers under the age of 70, 80 or 90 depending on the age option chosen. Total Disability is payable for 52 weeks. There is a 15 day waiting period, disability is paid on the 16th day due to an accident.



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