



ace life



# ENHANCED ACCIDENT & SICKNESS INSURANCE PLAN

Applies to Sector 2 all categories, Sector 1A+, Shaw Festival and Stratford Festival Only.

Policy Numbers SGC102067 and SGC100005

*This brochure provides a brief outline of the protection provided under the Enhanced Accident & Sickness Insurance Plan. The Master Policies are available for review at the Canadian Actors' Equity Association (Equity) National office. All terms and conditions are governed by the policies SGC100005 and SGC102067.*

*Please note that the benefit maximums described in this document are the **combined total** of both plans.*

## Year-round Coverage

As a member in good standing\* with Canadian Actors' Equity Association you are covered under the **BASIC SPECIAL ACCIDENT AND SICKNESS INSURANCE PLAN** (SGC100005) for certain benefits **regardless of whether or not you are engaged under a work contract** of Canadian Actors' Equity Association. Please review this coverage in the **BASIC SPECIAL ACCIDENT AND SICKNESS INSURANCE PLAN** brochure.

*\*i.e. Fully Paid Member (members over age 80 are not covered and are not required to pay premiums).*

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## SUMMARY OF YOUR BENEFITS UNDER THE ENHANCED PLAN

Only while you are engaged under a work contract of Canadian Actors' Equity Association which provides Enhanced Insurance coverage you are covered 24 hours a day, on or off the job site, for the following coverages:

- ACCIDENTAL LOSS OF LIFE, LIMB, SIGHT, SPEECH AND HEARING, AND PARALYSIS
- COMATOSE BENEFIT
- REHABILITATION BENEFIT (a)
- REPATRIATION BENEFIT
- HOME ALTERATION & VEHICLE MODIFICATION BENEFIT
- MEDICAL EXPENSES - ACCIDENT(a) & SICKNESS (b)
- IN-HOSPITAL CASH BENEFIT
- LOSS OF TIME DUE TO ACCIDENT OR SICKNESS (Income Replacement)
- REHABILITATION BENEFIT (b)
- EXTENDED BENEFITS

**Note: All reference to "physician" in this brochure means a physician or surgeon, licensed to practice medicine, perform surgery and administer drugs.**

### Extraordinary Risk Coverage

If you are engaged under a Canadian Actors' Equity Association contract which has been amended by an Extraordinary Risk Rider and you are injured while performing, you will also be covered for:

- EXTRAORDINARY RISK COVERAGE
- DENTAL CARE (EXTRAORDINARY RISK)

These benefits apply only when the injury happens while you are performing under a contract with an Extraordinary Risk Rider and the injury is as a result of a risk specified in the Rider.

## BENEFIT DETAILS

### 1. Loss of Life, Limb, Sight, Speech and Hearing due to Accident

As a member in good standing with Canadian Actors' Equity Association, you are eligible for this benefit, while engaged under a work contract of Canadian Actors' Equity Association which requires Enhanced Insurance.

Loss of Life	\$40,000
Loss of 1 or Both Hands	\$40,000
Loss of 1 or Both Feet	\$40,000
Loss of Entire Sight of 1 or Both Eyes	\$40,000
Loss of 1 Hand and 1 Foot	\$40,000
Loss of 1 Hand or 1 Foot and Entire Sight of 1 Eye	\$40,000
Loss of Speech and Hearing	\$40,000
Quadriplegia or Hemiplegia	\$80,000
Loss of 1 Arm	\$40,000
Loss of 1 Leg	\$40,000
Paraplegia	\$80,000
Loss of Thumb and Index Finger of Same Hand	\$40,000
Loss of Hearing in 1 Ear	\$ 5,000

The term "Loss" is strictly defined in the Master Policy.

### 2. Comatose Benefit

If you sustain an injury and become comatose, you will receive \$80,000 less any amount paid or payable under Section 1 of this brochure, provided that you become comatose within 365 days after the date of the accident and you have been comatose for 31 consecutive days. The term "comatose" is strictly defined in the Master Policy.

### 3. Rehabilitation Benefit (a)

When you sustain an injury which results in a payment being made by ACE INA Life Insurance (ACE Life) under the coverage described under Section 1 of this brochure, excluding Loss of Life, ACE Life will also pay the reasonable and necessary expenses incurred up to a limit of \$10,000 for special training provided:

- (1) training is required in order for you to engage in an occupation which you would not have been engaged in prior to the injuries;
- (2) expenses are incurred within 2 years from the date of the accident;
- (3) no payment is made for ordinary living, traveling, or clothing expenses.

### 4. Repatriation Benefit

When injuries covered by this policy result in your loss of life outside 150 km from your permanent residence and within 365 days from the date of the accident, ACE Life will pay the actual expenses incurred in preparation for burial and shipment of your body to your city of residence but not to exceed \$20,000.

## 5. Home Alteration & Vehicle Modification Benefit

In the event you sustain an injury which results in a payment being made under Section 1 of this brochure, excluding Loss of Life, and such injury subsequently requires the use of a wheelchair, ACE Life will pay the reasonable and necessary expenses actually incurred within 365 days from the date of the accident for:

- (1) the one-time cost of alterations to your principal residence to make it wheelchair accessible and habitable; and
- (2) the one-time cost of modifications necessary to your motor vehicle to make the vehicle accessible or drivable by you. Certain conditions apply to the person or persons making the alterations or modifications.

The maximum payable under both items (1) and (2) of this section combined will not exceed \$20,000.

## 6. In-Hospital Cash Benefit

If, as the result of an accident or sickness or pregnancy, you are confined in a hospital as an in-patient for a minimum of 3 nights and are under the care of a legally qualified registered physician or surgeon other than yourself, ACE Life will pay \$50 for each night of confinement retroactive to the first night of confinement, up to a maximum of 4 nights.

## 7. Medical Expenses- Accident (a) & Sickness (b)

### Policy Maximums:

- Semi-Private Hospital, see (b): \$5,000 per person per calendar year
- Durable Medical Supplies, see (f): \$10,000 per person per calendar year
- Other Medical Supplies & Services as listed: \$10,000 per person per calendar year

### Accident:

The plan will pay for medical expenses incurred due to injuries sustained through an accident at any time while you are a member in good standing with Canadian Actors' Equity Association however the Enhanced Insurance Coverage described herein is only available while you are on a contract that requires the Enhanced Insurance. "Accident" means a sudden unforeseen and fortuitous event.

### Sickness:

The plan will pay for medical expenses to the following maximums incurred due to sickness only if sickness occurs while you are engaged under a work contract of Canadian Actors' Equity Association which requires the Enhanced insurance.

### Deductible:

There is no deductible if you are engaged under a work contract of Canadian Actors' Equity Association.

## Coverage:

Included are services performed by and supplies recommended and approved by a physician and incurred as a result of an accident or a sickness, as follows:

- (a) prescription drugs and medicines; NOTE (a) Prior to the end of an Equity management contract a member may obtain a 90 day supply of eligible prescription drugs and medicines. (b) If an insured Member is receiving Loss of Income/Disability Benefits all medical claims are eligible for consideration.
- (b) charges made by a hospital for semi-private hospital room accommodation including deterrent charges where permissible by law;
- (c) the services of a qualified physiotherapist (which includes athletic and sports therapists), chiropractor, registered masseur (including shiatsu), speech therapist, osteopath, chiropodist, podiatrist, acupuncturist or kinesiologist, provided these are eligible expenses under the provincial health plan schedule, up to \$1,200 per specialty per calendar year. This includes the difference between the practitioner's charges and the appropriate provincial health plan schedule unless prohibited by law;
- (d) the services of a registered nurse (not a member of your immediate family);
- (e) medical supplies such as surgical dressings, casts, crutches, splints and other special apparatus, mechanical aids and orthotics. Orthotics must be prescribed while you are under contract and must be ordered while under contract or within 15 business days from the end of the contract to a maximum of 1 pair per 24 month period;
- (f) rental of wheelchairs, and other similar services, supplies and equipment for temporary therapeutic use, required as the result of an accident, sickness or the purchase of similar equipment if approved by ACE Life;
- (g) local professional ambulance service to or from a hospital and/or air ambulance to the closest medical facility to a maximum of \$2,000 per accident or sickness;
- (h) X-ray treatments or examinations (Except dental x-rays, or x-rays for general health purposes);
- (i) laboratory tests or analysis;
- (j) cost of services of a qualified dentist or dental surgeon, but not more than 80% to a maximum of \$1,000 per tooth, incurred within 1 year from the date of accident for dental care due to accidental loss or injury of sound natural teeth, but excluding dental x-rays and damages to dentures;
- (k) Out-of-Country Emergency Benefit will be provided to you if you are resident in Canada and you are covered under the applicable provincial health care plan (expenses incurred outside of Canada are subject to the policy maximums as stated);
- (l) indemnity for medical expenses or other health services covered will be payable only to the extent that they are in excess of and do not duplicate the cost of any such services covered under the terms of any statutory plan of health services insurance and as permitted by law;

- (m) Stroboscopy – subject to a maximum of 2 treatments per year and \$150 per treatment;
- (n) Prescription drugs for smoking cessation are reimbursed at 80% to a lifetime maximum benefit limit of \$400.

**Exclusions:**

- (a) Normal health examinations, eye and ear examinations, eye glasses and hearing aids;
- (b) Dental care except as specifically provided for;
- (c) Treatment for any mental or non-functional nervous disease, disorder or deficiency;
- (d) Services provided without charge;
- (e) Fertility drugs, drugs used to treat erectile dysfunction, obesity;
- (f) Expenses incurred after a sickness or injury has been in existence or treated for more than 2 years.
- (g) Expenses incurred outside Canada for sickness by members over age 70;
- (h) Expenses incurred within Canada for sickness by members over age 80.

**8. NOTE: THE MISCELLANEOUS HEALTH AND WELLNESS EXPENSE BENEFIT IS ONLY REIMBURSED UNDER THE BASIC SPECIAL ACCIDENT AND SICKNESS INSURANCE PLAN (SGC 100005). IT IS NOT DOUBLED BY THE ENHANCED COVERAGE**

Benefit Maximum: \$100 per member per calendar year.

Deductible: NIL

Miscellaneous Health and Wellness Expenses are not covered under Medical Expenses – Sickness (b) (Section 9 of this booklet)

The following eligible Miscellaneous Health and Wellness Expenses are payable subject to the Benefit Maximum.

- Alcoholism treatment
- Anaesthetist
- Artificial limbs
- Botox (non-cosmetic)
- Braces
- Cardiographs
- Chinese medicine
- Circumcisions
- Contraceptive devices
- Dental
- Diagnostic fees (not covered by provincial plan)
- Diapers for incontinence
- Drug addiction therapy
- Erectile Dysfunction Drugs
- Eye Examinations
- Eyewear
- Fluoridation unit
- Fertility treatments
- Guide dog (deaf, blind)
- Hair Replacement
- Hearing Aid and batteries
- Homeopathy
- Hospital bills (not covered by provincial plan, excluding semi-private)
- Hydrotherapy
- Insulin treatments
- Lab tests
- Laser eye surgery
- Laser hair removal
- Lodging (away from home for outpatient care)
- Metabolism tests
- Naturopath
- Neurologist
- Nursing home (including board and meals)
- Nutritionist/dietician
- Operating room costs
- Ophthalmologist
- Optician
- Oral Contraceptives
- Organ transplant (including owner's expense)
- Oxygen and oxygen equipment
- Physician (not covered by provincial plan)
- Post-natal treatments
- Pre-natal care
- Psychoanalysis
- Psychologist
- Psychotherapy
- Radium therapy
- Special school costs for the handicapped
- Sterilization
- Telephone or TV equipment to assist the hearing impaired
- Therapy equipment
- Transportation expenses (relative to healthcare)
- Ultraviolet ray treatments
- Vaccines
- Vein removal
- Wart removal
- X-rays

## 9. Loss of Time Due to Accident or Sickness (Income Replacement)

Under the Basic Plan you are insured for 75% of contractual weekly earnings to a maximum benefit of \$450 per week. The Enhanced Insurance Plan provides additional coverage of 60% of contractual weekly earnings in excess of \$600 per week to a maximum benefit of \$300 (total combined maximum weekly benefit is \$750). Benefits will be paid for up to 104 weeks for any 1 accident and 52 weeks if disabled due to sickness. Benefits are payable from the 8th day of accident or sickness while under the professional care and regular attendance of a legally qualified physician. Total disability must occur within 30 days of the date of the accident or sickness. All benefits terminate upon the earlier of 104 weeks or attainment of age 80 for accident, or the earlier of 52 weeks or attainment of age 80 for sickness. Disability benefits are only paid if you seek professional care from a legally qualified physician within 7 business days from the end of the work contract and you remain under the professional care and regular attendance of a legally qualified physician. These payments will be based on the contractual fees including per diem if applicable. If, however, the payments are based on fees including per diem and, during the period of disability, your contract ceases to be "touring," the payments will thereafter be based on the fees without per diem.

### **Partial Disability:**

If you are unable to fully resume your normal occupation, but are capable of performing some other type of work or services, your benefit will be reduced by 50% of your earnings. However, your total income will not exceed your pre-disability contracted income.

ACE Life must be apprised of your intention to apply for partial disability benefits prior to commencing work.

**NOTE: Reference to "disability" will mean totally and continuously disabled and prevented from performing each and every duty pertaining to your occupation.**

### **Exclusions:**

- (a) Any disability which commences while you are not engaged under a Canadian Actors' Equity Association work contract; or
- (b) Any period of disability during which you are not under the care of a legally qualified physician and/or surgeon, other than yourself; or
- (c) Any disability resulting from either accidental bodily injury which arises out of or in the course of any employment for wage or profit except while engaged under a Canadian Actors' Equity Association contract, or resulting from sickness or disease for which you are entitled to benefits under any Workers' Compensation Act, Occupational Disease Law, or any provincial vehicle insurance; or
- (d) Any period of disability during which you are on a "paid pregnancy leave of absence," defined as the earlier of the period of absence as agreed upon in writing between you and the engager prior to the actual absence or the date of delivery; or
- (e) Intentionally self-inflicted injury; or

- (f) Any period of disability during which you engage in alternative employment for wage, salary or profit, except as provided under partial disability provisions; or
- (g) Loss due to war or any act of war; or
- (h) Loss due to suicide, or any attempt thereat, while sane or insane; or
- (i) Any disability resulting from alcoholism or any narcotic habits, unless the Insured member is undergoing an active treatment program which is supervised by a physician and approved by the company, or
- (j) Services or expenses which are provided by any Workers' Compensation or Occupational Disease Law or any provincial vehicle insurance; or expenses to the extent that benefits or services are provided by any group insurance or prepayment plan contribution to or sponsored or arranged by Canadian Actors' Equity Association or you.
- (k) No payment will be made for services rendered by a hospital, except for reimbursement of charges which are in excess of benefits payable for hospital services under any government laws of Canada or any Province.

#### **Recurrent Disability Provision:**

A period of disability will be considered to be a recurrence of your previous disability provided all the following conditions are met:

- a) You have received Income Replacement benefits under the plan.
- b) You become disabled again within 30 days of no longer being qualified to receive Income Replacement benefits under the plan.
- c) The subsequent disability is due to an injury which is directly related to the cause of the immediately preceding disability.

If the disability is considered to be recurrent, the Income Replacement benefit is subject to all the provisions of this benefit with the following exceptions:

- a) You are entitled to the recommencement of the Income Replacement benefit on the date the disability recurred.
- b) The Income Replacement benefit will be based upon the same contractual earnings as at the original date of disability.

#### **10. Rehabilitation Benefit (b)**

When you have been totally and continuously disabled due to an accident, and have been receiving weekly indemnity benefits from ACE Life for at least 52 weeks, ACE Life will also pay the reasonable and necessary expenses incurred, up to a limit of \$10,000 for special training, provided:

- (1) such training is required in order for you to engage in an occupation which you would not have been engaged in prior to the injuries;
- (2) expenses are incurred within 2 years from the date of the accident;
- (3) no payment is made for ordinary living, traveling or clothing expenses.

**Exclusions:**

Same as section 9 of this brochure: Loss of Time Due to Accident or Sickness.

**11. Extended Benefits**

Under the terms of this policy where the qualification for benefits requires that you be engaged under a Canadian Actors' Equity Association contract, you are covered from the first day of rehearsal to the termination date of your contract. In addition, you are covered for any day on which you are required to travel to the place of employment designated in your contract up to a maximum of 7 days. At the conclusion of the contract you will be covered on any day in which you are required to travel to your place of residence or the next place of employment under a Canadian Actors' Equity Association contract, up to a maximum of 7 days from the end date of the previous contract. This extended coverage applies only to those days during which you travel.

## EXTRAORDINARY RISK COVERAGE

### 12. Extraordinary Risk Coverage

While you are under a contract which is amended by an Extraordinary Risk Rider as required by the Canadian Actors' Equity Association agreements, this benefit will be provided in addition to the benefits paid under Section 1 of this brochure if the loss is the result of injuries sustained while you were performing 1 of the risks enumerated in the Rider. The Loss Schedule is as follows:

Loss of Life	\$150,000
Loss of Both Hands	\$150,000
Loss of Both Feet	\$150,000
Loss of Entire Sight of Both Eyes	\$150,000
Loss of 1 Hand and 1 Foot	\$150,000
Loss of 1 Hand and Entire Sight of 1 Eye	\$150,000
Loss of 1 Foot and Entire Sight of 1 Eye	\$150,000
Loss of Speech and Hearing	\$150,000
Quadriplegia	\$150,000
Paraplegia	\$150,000
Hemiplegia	\$150,000
Loss of 1 Arm	\$112,500
Loss of 1 Leg	\$112,500
Loss of 1 Hand	\$ 75,000
Loss of 1 Foot	\$ 75,000
Loss of Entire Sight of 1 Eye	\$ 75,000
Loss of Speech or Hearing	\$ 75,000
Loss of Thumb and Index Finger of the Same Hand	\$ 37,500
Loss of Hearing in 1 Ear	\$ 25,000

The term "Loss" is strictly defined in the Master Policy.

### 13. Dental Care (Extraordinary Risk)

If you are signed to an Extraordinary Risk Rider, ACE Life will pay for dental care required on account of injury to, or loss of, sound natural teeth, including replacement of such teeth to a maximum of \$2,000. This coverage must be claimed within 1 year from the date of the accident and only applies to injuries sustained by artists, engaging in extraordinary risks described above.

ACE Life will pay 80% up to a maximum of \$500 per tooth to an overall maximum of \$1,000 for expenses incurred for dental care required on account of injury to, or loss of, capped or crowned teeth if there is damage to the remaining tooth structure. Costs must be incurred within 1 year from the date of the accident and only covers injuries sustained during performance on a Canadian Actors' Equity Association contract with an Extraordinary Risk Rider. The policy does not cover the cost of treatment if a cap or crown is damaged or dislodged without injury to the remaining tooth structure. Payments will be in accordance with the applicable Provincial Dental Association Fee Guide.

## HOW TO CLAIM

A claim form must be completed and sent directly to ACE Life before any benefits can be paid. These are obtainable from deputies, stage management, engagers and either the Canadian Actors' Equity Association office or from the following web site - [www.caea.com](http://www.caea.com).

If you receive injuries that require medical attention, it is very important that you submit a claim even if you do not anticipate incurring any expenses, taking any time off or the symptoms are not severe. If the injury did not require immediate medical attention but the accident seemed fairly acute or strenuous, it is a good idea to initiate a claim by completing a claim form outlining the details of the accident and submitting it to ACE Life, especially if you are under contract. If it can be documented that the medical condition commenced while under contract, the claim may be eligible under the terms of the contract. **It is for this reason that it is essential that ACE Life is notified when an accident has occurred.**

- ACE Life is a leader in the field of early intervention and wants to work with you to see that you are getting appropriate care.
- If you do not notify ACE Life that you have had an accident, sickness or modified duties then should your medical condition worsen after the end of your contract, ACE Life will be unable to consider your claim.
- Make sure you have the Engager's Statement completed on the Income Replacement claim form if you submit a claim while under contract.
- Sign the Authorization on the form authorizing the release of medical information with respect to your claim.
- If filing an Income Replacement Claim, make sure the Attending Physician Statement is fully completed. You may be required to pay your physician for completing the form which is not covered by the plan.
- If you are claiming for medical expenses, include the original receipts with your claim and retain copies for your files.

Call the ACE Life office @ 1 (877) 772-7797, if you need help with your claim.

### Additional Points:

- Calendar year maximums as stated in this brochure refer to the period January 1<sup>st</sup> to December 31<sup>st</sup> of any given year.
- The services provider providing the eligible treatment must be licensed/registered in the province in which he/she is practicing and his/her full name and license number must appear on the receipt.
- An "official receipt" for the purposes of reimbursement of an eligible claim means: A signed receipt from the services provider which includes his/her full name (title), mailing address and phone number along with his/her signature and license number. It does NOT mean a store receipt, charge card receipt or a blank generic receipt.
- All eligible claims will be considered within the usual range of charges being made by other service providers in the area in which the charge is incurred when providing the same or comparable services or supplies.

## FREQUENTLY ASKED QUESTIONS

**Question** *When will my claim be processed?*

**Answer** Normally within 10 business days of being received by ACE Life.

**Question** *I have old medical receipts. How long after the fact can I submit a claim?*

**Answer** Within 1 year from the date on the official receipt.

**Question** *Do I have dental coverage?*

**Answer** Yes, but only as a result of an accident or as outlined under Section 8 – Miscellaneous Health and Wellness Expense Benefit.

**Question** *Am I covered for eyewear or eye exams?*

**Answer** Yes, under the Miscellaneous Health and Wellness Expense Benefit.

**Question** *If I have a pre-existing medical condition that requires prescription drugs, can I claim if I purchase the drugs while on contract?*

**Answer** Yes.

**Question** *Are there prescription drugs that are not eligible for claiming?*

**Answer** Yes. Please refer to the “Exclusions” in Section 7 of the brochure.

**Question** *Can I still receive income replacement benefits after my contract ends?*

**Answer** Yes. If you became disabled while under contract you may be covered for up to 52 weeks for sickness or 104 weeks for accident. If you are not under contract you cannot begin a claim for income replacement.

**Question** *What do I do if I don't receive benefits to which I think I should be entitled?*

**Answer** Speak to a representative at ACE Life. If you need further assistance, please contact the Canadian Actors' Equity Association office. Either a Canadian Actors' Equity Association staff member or our Insurance Broker will intervene with the insurer on your behalf. You will need to give your written authorization for either party to act on your behalf.

## FREQUENTLY ASKED QUESTIONS

**Question** *As a Canadian citizen, off-contract and traveling in another country, do I still have accident coverage while in the foreign country as long as I am a member in good standing?*

**Answer** Yes, but only for medical claims. However, members are advised to purchase Out of Country insurance to assure that the total extent of a potential claim would be covered.

**Question** *If I am a non-resident member, do I still have accident coverage after my contract ends and I return to my country of residence as long as I remain a member in good standing?*

**Answer** Generally speaking, the answer is no. American members may retain some benefit when they return to the USA.

**Question** *I have a family, can my dependents/spouse claim under this policy?*

**Answer** No.

## FREQUENTLY ASKED QUESTIONS – MISCELLANEOUS HEALTH AND WELLNESS EXPENSE BENEFIT

**Question** *What is the benefit amount?*

**Answer** The benefit amount is \$100.00 per calendar year.

**Question** *What types of expenses are covered under the Health and Wellness Benefit plan?*

**Answer** Only those services listed in Section 8 of this booklet are covered expenses and these expenses will only be reimbursed with a valid receipt.

**Question** *How long do I have to submit an expense(s)?*

**Answer** You have 1(one) year from the date of service to submit an expense.

**Question** *Is my dependant/spouse covered?*

**Answer** No, your dependant/spouse is not covered.

**Question** *Is this benefit available only while I am under a contract or is the benefit available at any time while my membership status is in good standing?*

**Answer** This benefit is available to all members in good standing – you do not have to be under a contract.

Check the coverage in this brochure or consult the Canadian Actors' Equity Association office to find out what additional benefits you may be eligible for. Eligibility for benefits will be determined by ACE Life based on the terms of the policy.

## CLAIM GUIDELINES

If a member is:

- a) Under contract All medical claims are eligible.
- b) Not under contract Only accident medical claims subject to the deductible are covered.
- c) On disability claim All medical claims are eligible.
- d) Off disability claim Medical expenses directly related to treatment of the previous debilitating condition, that commenced while on claim, will be continued.  
  
The maximum coverage period from the initial date of disability will be 52 weeks for sickness (or repetitive stress Injuries)
- e) Still being treated for a medical condition that began while under contract but did not result in disability. Medical coverage for the existing paramedical services only, will be continued for up to 3 months and a maximum of 6 visits (subject to annual maximums).  
  
No new, different paramedical services will be covered (unless eligible under "not under contract – accident" or where a member's staged movements have been changed to accommodate the medical condition).  
  
Paramedical practitioners will be required to confirm that treatment commenced while under contract, the cause of the medical condition and the date that the symptoms first arose.
- f) Medical Claims All medical claims must be submitted within 1 year from the date of services, subject to all the terms of the policy.

- NOTES: a) Orthotics will only be covered if they are prescribed while under contract and must be ordered within 15 business days from the end of the contract, to a maximum of 1 pair per 24 month period.
- b) Members are responsible for securing up to a maximum of a 90-day supply of any needed prescription drugs prior to the end of their contract.

To ensure that your privacy is protected, please note that claims information cannot be provided directly to Canadian Actors' Equity Association. Canadian Actors' Equity Association would be pleased to assist you with your claim(s) however, to act on your behalf you will be required to provide written authorization to the Canadian Actors' Equity Association and ACE Life. Contact the Canadian Actors' Equity Association office at (416) 867-9165 or 1 (800) 387-1856 or insurance@caea.com.

**Arranged by:**  
Ted Warburton, Doug Burton  
455 Avenue Road  
Suite 100  
Toronto, Ontario M4V 2J2

**Underwritten By:**  
ACE INA Life Insurance (ACE Life)  
1400-25 York Street  
Toronto, Ontario M5J 2V5



**NOTES**