

# Nurse Practitioner Association of Alberta

## Basic, Plus, and Premium Plan Options

Benefits provided by RWAM Insurance

BASIC LIFE INSURANCE	Basic Plan	Plus Plan	Premium Plan
Benefit Amount	\$50,000	100% of Annual Earnings	200% of Annual Earnings
AD&D Benefit	Matches Life Benefit	Matches Life Benefit	Matches Life Benefit
<b>DEPENDENT LIFE INSURANCE</b>			
Spouse	No Coverage	\$10,000	\$15,000
Dependent Child	No Coverage	\$5,000	\$7,500
<b>LONG TERM DISABILITY</b>			
Benefit Amount	No Coverage	66.67% of Monthly Earnings up to \$10,000	66.67% of Monthly Earnings up to \$10,000
Medical Underwriting	No Coverage	Required for Amounts Over \$2,500	Required for Amounts Over \$2,500
<b>EXTENDED HEALTH CARE</b>			
Prescription Drug Coverage <sup>(1)</sup>			
Mandatory Generic Pricing	80% reimbursement	80% reimbursement	90% reimbursement
Annual Prescription Drug Maximum <sup>(2)</sup>	\$3,000 per insured	\$5,000 per insured	Unlimited
Medical Services & Supplies <sup>(3)</sup>	100% reimbursement	100% reimbursement	100% reimbursement
Annual Practitioner Reimbursement <sup>(2, 3)</sup>	80% reimbursement up to \$300 per practitioner	80% reimbursement up to \$500 per practitioner	100% reimbursement up to \$500 per practitioner
Eligible Practitioners	Acupuncturist, Chiropractor, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Psychologist/Social Worker, Podiatrist/Chiropodist and Speech		
Travel Coverage	Included	Included	Included
Vision Care: Glasses, Contact Lenses	No Coverage	No Coverage	\$200 every 24 months for adults and every 12 months for children
Eye Exams	Included	Included	Included
<b>DENTAL CARE</b>			
Basic Services	80% reimbursement	80% reimbursement	90% reimbursement
Major Services	No Coverage	50% reimbursement	50% reimbursement
Annual Maximum - Combined Basic & Major Services <sup>(2, 3)</sup>	\$1,500	\$1,500	\$2,500
Recall Exams	1 exam/ 12 months	1 exam /6 months	1 exam /6 months
<b>ADDITIONAL BENEFITS</b>			
Employee Assistance Program	Included	Included	Included

(1) Coverage limited to the lowest cost generic equivalent

(2) Benefit year runs from January 1 – December 31

(3) Limits and restrictions including reasonable and customary limits apply

The information provided herein is intended to provide only a summary of the principal benefits provided by the Nurse Practitioners Association of Alberta. The group policy is the governing document. For a detailed description of benefits, please refer to your benefits booklet. If there are variations between the information provided here and the provisions of the policy, the policy will prevail.