



1000 Yonge St, Toronto, ON M4W 2K2 [afbs.ca](http://afbs.ca)



COMPREHENSIVE HEALTH, DRUG,  
DENTAL, LIFE AND TRAVEL INSURANCE  
CREATED SPECIFICALLY FOR CANADIAN  
ARTISTS AND PERFORMERS. OTHER  
INSURANCE OPTIONS AVAILABLE TOO.

#### Who is AFBS?

AFBS is a not-for-profit organization owned by its Members – an insurance company that provides financial services including healthcare benefits and retirement plans to performers and writers across Canada. We've been doing so for more than 35 years. During that time we have grown to become one of the country's top 200 financial institutions with a half billion dollars of our Members' assets hard at work for them.

#### Why Should You Consider Us As Your Insurer?

Our Member-owned and operated not-for-profit structure allows us to be extremely cost effective, providing our insureds with among the lowest premium rates in Canada. Because we are "creatives" ourselves, we understand the unique insurance needs of others who earn their livelihoods in the creative sector. When AFBS designs and offers programs it does so with years of expertise, knowledge and compassion that can't be matched by traditional insurers for whom insurance is just a business. Our highly-qualified leadership team is dedicated to providing the kind of healthcare coverage that gives people in Canada's creative sector the worry-free confidence to do what they do best – entertain audiences in Canada and around the world.

#### Who Qualifies Under The Arts & Entertainment Plan™?

You do. Once a professional Canadian arts organization joins the AFBS umbrella, any of its members are eligible to apply for coverage. Today we already serve more than 35 participating organizations representing more than 150,000 dancers, composers, recording artists, writers, performers, craftspeople, musicians and filmmakers who are the heartbeat of Canada's vibrant \$50-billion a year Creative Economy.

**We understand you. We support you in relevant ways. Because, unlike other insurers, we are you.**

**Robert M. Underwood**  
President and CEO, AFBS



We are constantly adding new features and benefits to the Plan. For updated and detailed information about the Arts & Entertainment Plan™ go to [www.artsandentertainmentplan.ca](http://www.artsandentertainmentplan.ca) or follow us on Twitter @AandEplan

## HIGHLIGHTS OF THE PLAN

No medical questionnaires

Covers your dependants

Convenient monthly payment option

Cost-effective and sustainable

Pay-Direct option for prescription drug and dental claims

Benefits increase in years two and three of the plan

The premium could be tax deductible

New benefits that will be of interest to self-employed creative professionals are regularly being added to the Plan. To familiarize yourself with these and other programs, visit our website.



Enroll today. Go to [www.artsandentertainmentplan.ca](http://www.artsandentertainmentplan.ca) or call The Arts & Entertainment Plan™ administrator at 1 (800) 387-8897 (Extension 238) to obtain your Enrollment Form.

The master policy is issued in Ontario and governed by the laws of that province.

# YOUR PLAN IS MADE UP OF:

1. Prescription Drug Care
2. Extended Health Care (Including Vision/Paramedical Care)
3. Dental Care
4. Group Term Life and AD&D Insurance
5. Travel Emergency Medical

The Benefit Year is measured 12 months from your coverage effective date.

## 1. PRESCRIPTION DRUG CARE

Reimbursement Percentage	70% of the ingredient cost for each Insured Person		
Annual Maximum for Each Insured Person	Year One	Year Two	Subsequent Years
	\$1,000	\$2,000	\$3,000
AFBS Drug Formulary	The AFBS prescription drug formulary will be used to settle all drug claims.		

## 2. EXTENDED HEALTH CARE

Reimbursement Percentage	70% for each Insured Person		
Annual Maximum for Each Insured Person	Year One	Year Two	Subsequent Years
	\$7,500*	\$7,500*	\$7,500*
	*Maximum includes benefits paid for Vision/Paramedical Care		

### VISION/PARAMEDICAL CARE

Reimbursement Percentage	50% for each Insured Person		
Annual Maximum for Each Insured Person	Year One	Year Two	Subsequent Years
	\$500	\$500	\$750

# 3. DENTAL CARE

Reimbursement Percentage for Each Insured Person	Year One	Year Two	Subsequent Years
	50%	50%	50%

Annual Maximum for Each Insured Person

• Basic Services (cleaning, recall exams)	Year One	Year Two	Subsequent Years
	\$300	\$300	\$500

• Periodontal (gum disease)	Year One	Year Two	Subsequent Years
	\$500	\$500	\$750

• Endodontic (root canal)

• Major Restorative Services (crowns, bridges, dentures)

AFBS Dental Formulary      The AFBS dental formulary will be used to settle all dental claims.

# MONTHLY PREMIUM COSTS

Couple means you and one eligible dependant. This can either be a spouse or a dependant child.

MONTHLY COST	AGE	SINGLE	COUPLE	FAMILY
	Up to age 44	\$110.15	\$198.24	\$285.66
	45 - 49	\$118.01	\$213.96	\$303.92
	50 - 54	\$125.92	\$229.78	\$325.01
	55 - 59	\$135.65	\$247.51	\$348.02
	60 - 64	\$129.61	\$236.03	\$327.18
	65 - 69	\$128.95	\$232.86	\$320.57
	70 - 75	\$116.71	\$211.50	\$289.12

For Québec Members under age 65, a surcharge of 10% will be added to the premium costs to meet RAMQ requirements (RAMQ is Québec's mandatory provincial prescription drug plan).

# 4. GROUP TERM LIFE AND AD&D INSURANCE

Group Term Life Insurance      Amount of Insurance - \$10,000

Accidental Death and Dismemberment Insurance (AD&D)      Amount of Insurance - \$10,000

# OTHER PROGRAM OPTIONS

## HOME/TENANT/HOME BUSINESS AND AUTO INSURANCE

HUB International is offering AFBS members preferred group rates, personal attention and customized solutions for their general insurance needs. Whether it's coverage for your home/home business, automobile, or other lifestyle insurance, HUB International has you covered. Contact HUB for a free no-obligation review of your insurance portfolio. 1-866-835-1852.



Potential savings from these additional forms of protection may help pay for your insurance premium.

# 5. TRAVEL EMERGENCY MEDICAL

- 60-day maximum per trip
- Unlimited trips per benefit year – recreational or business
- \$1,000,000 lifetime maximum

Additional details are available under the Travel Emergency Medical section on the website.



THE PLAN IS A SERVICE OF AFBS,  
A NOT-FOR-PROFIT INSURER