

Optional Benefits offered for your consideration:

- + Loss of Income coverage for injury. Coverage is guaranteed upon satisfying 3 pre-qualification questions
- + Business Overhead Expense Coverage. Business overhead expense is a reimbursement policy designed to cover fixed office expenses during a period of total or partial disability
- + Life Insurance

Optional benefits can be purchased on their own, or together with the VPA plan. There is a very simple application process.

Please contact us directly for more information at:

Toll free: 1-877-228-1100 Local: 604-731-1100

Email: info@arbutusfinancial.com



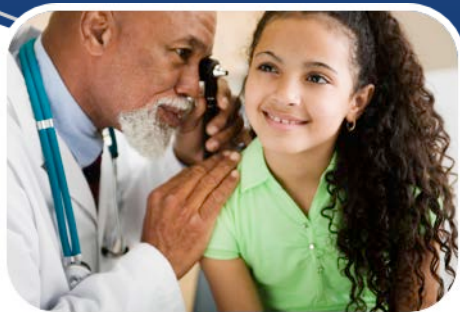
A unique, flexible program that offers VPA members large group benefits at a very competitive price. Unlike other association and individual programs we require no medical underwriting and offer comprehensive benefits.

This plan has been arranged specifically for VPA members. The plan is underwritten by Equitable Life.

Administered by:

Effortless Administration Inc.


Effortlessadmin



Suite 304-1755 West Broadway Ave, Vancouver, B.C. V6J 4S5
Local: 604-731-1100 Toll free: 1-877-228-2171
email: info@arbutusfinancial.com



A comprehensive group benefits plan, to meet the needs of VPA members

Better than Individual Coverage!



- + Choose from 5 plans matching your needs & budget
- + Out of country coverage
- + Life & AD&D insurance
- + Dependent Life insurance
- + Critical Illness insurance



Features and Member Benefits

- + No medical underwriting required if applied for within required timeframes
- + Dental coverage Basic (Copper) Basic and Major (Bronze, Silver, Gold and Emerald)
- + Extended Health (Prescription Drugs, Chiropractor, Physiotherapist, Massage Therapist, Osteopath, Podiatrist, Chiroprapist, Speech Therapist etc.)
- + Out of Country Travel
- + Life & AD&D Insurance - \$25,000
- + Critical Illness - \$10,000
- + Dependent Life - \$10,000 (spouse), \$5,000 (per dependent)
- + Copper, Bronze, Silver, Gold and Emerald packages offer you choice of coverage and premium.
- + Convenient pre-authorized payment for monthly payments
- + Online web access for member claims
- + Claim payments paid directly to your bank account

Frequently Asked Questions

Q. Does the VPA plan offer me benefits that other plans do not?

A. **YES!** Most programs only offer health and dental benefits. The VPA program offers additional benefits such as Life Insurance, AD&D, Dependent Life Insurance, Critical Illness Insurance, Out of Country Travel. These additional benefits are not generally offered in Individual programs.

Q. Is the program competitively priced?

A. **YES!** We have compared pricing with other individual plans and are delighted to say that the rates we have obtained are very competitive. Pricing may improve based on the enrollment into the program. We encourage you to help increase participation in our Association and this medical plan.

Q. Are there tax advantages to my incorporated practice?

A. **YES!** If you are incorporated, your premiums are tax deductible. If you have employees and wish to have your company contribute to their premiums, you may deduct your contribution. That would be considered a tax-free benefit to your employee. We suggest you speak with a qualified tax advisor.

Q. Does the plan offer flexibility to our members?

A. **YES!** Members can choose from 5 different programs, Copper, Bronze, Silver Gold or Emerald. You can customize your benefits plan to your individual needs and budget.

Q. Can I enroll without taking a medical?

A. **YES!** We have been able to negotiate a very beneficial plan that will not require members to have medicals if you enroll within the enrollment period. Other plans require members to answer a series of medical questions and thus restrict or decline benefits.

Q. Can all VPA members join the plan?

A. **YES!** All members are eligible, without medical testing within the enrolment period. Thereafter you will be subject to medical underwriting.

Q. Is the plan portable?

A. **YES!** If you discontinue your VPA membership, you can continue with the plan as long as you continue to pay your monthly premium. Monthly premiums are deducted directly from the member's bank account.