



Personalized Insurance

Privilege Association

A competitively priced customized insurance program for self-employed workers and small businesses



Réseau des massothérapeutes professionnels du Québec

Administrator:



Insurer:



You are better protected in a group

At MRa, we already see to the well-being of tens of thousands of Canadians, members of various professional associations, federations and corporations. They benefit from sound individual insurance, at an attractive price and adapted to their needs. Why don't you benefit as well?

The Privilege Association program has full coverage that includes:

- Disability insurance
- Life insurance
- Dental insurance
- Supplemental accident and health insurance including travel insurance



Vision care



Alternative medicine



Hospitalizations



Laboratory costs



You'll also have access to a **telemedicine service** that lets you talk to health professionals in real time without having to go to a clinic

Enjoy a range of benefits

Be covered in the event of disability

What would happen if an accident or illness kept you from working for a year, two years, or even the rest of your life? How would you pay living expenses (groceries, mortgage or rent, electricity, etc.)? Instead of dealing with unexpected costs, pay a monthly premium and enjoy peace of mind. By covering your regular income, our disability insurance will help you maintain your quality of life and that of your loved ones.

Guaranteed contract renewal until age 65

The insurer cannot terminate your policy before age 65 as long as you pay your premiums (excluding disability, loan and travel insurance, which are cancelled when you retire or voluntarily cease gainful employment for reasons other than accident or illness).

Disability insurance

Up to \$15,000 a month

When you sign up for Privilege Association Program, you can rest easy knowing that if you become totally disabled you will receive thousands of dollars a year based on your actual income—in most cases 100% tax-free! Give yourself peace of mind!

Eligibility

Eligibility: self-employed workers, business owners, members of an association recognized by MRa, partners and their permanent employees under age 63, who fulfil the conditions of insurability.

Waiting period

Option	Waiting period
30 days, 60 days or 90 days	From your first day of disability if you have day surgery or are hospitalized more than 18 hours (otherwise, you are compensated from the date the selected waiting period expires)
30 days +, 60 days + or 90 days +	From your first day of disability if you have an accident, have day surgery or are hospitalized more than 18 hours (otherwise, you are compensated from the date the selected waiting period expires)
112 days	From the date the selected waiting period expires

You can also accumulate non-consecutive disability days for 6 months in blocks of at least 5 days in order to complete the selected waiting period.



Benefit period

According to your choice, the monthly benefit is payable for total disability resulting from an accident or illness for a period of 5 years or until age 65 (or until age 70 as an option for category 4A only).

Available amounts

The benefits are payable on a monthly basis and are available per unit of \$100 varying from \$500 to \$15,000 per month according to the category of occupation.

Categories of occupation	Description
Category 4A	Any person holding a university bachelor's degree or member of a professional association recognized by the office of professions of the principal insured's province of residence, actually practicing their profession and not doing any physical labour.
Category 3A	Any person with a postsecondary degree and not doing any physical labour.
Category 2A	Any person doing less than 20% physical labour.
Category 1A	Any person doing more than 20% physical labour in industries or trades which do not have a high accident risk.
Category B	Any person doing more than 20% physical labour in industries or trades with high accident risks.
Category C	Any person doing more than 20% physical labour in industries with high accident or illness risks, or anyone practicing trades with high accident or illness risks.



Definitions of disability	Disability is an inability caused by an accident or illness which, during the waiting period and, subsequently, for the first 24 or 60 months or until age 65 (or until age 70 as an option for category 4A only), according to the option chosen by the policyholder, prevents the policyholder from performing the regular duties of their occupation. Subsequently, it must be an inability which prevents the policyholder from performing the duties of any occupation for which they are qualified through education or experience.
Residual disability	<p>When, after a period of total disability which began before age 60 and which gave right to benefits during a period at least equal to the waiting period selected, the policyholder returns to work and suffers a reduction of more than 20% in their professional income because of their disability, the residual disability benefit will be payable:</p> <ul style="list-style-type: none"> – for a maximum period of 60 months for category 3A and 4A policyholders; – for a maximum period of 24 months for category 1A and 2A policyholders; – for a maximum period of 12 months for category B and C policyholders. <p>The residual disability benefit is based on a percentage of the monthly pension which is equal to the ratio of lost income up to 50% of the total disability benefit.</p>
Waiver	Your plan includes a premium waiver clause under which you are exempt from any premium payment that becomes due following a period of total and continuous disability exceeding 3 months and having started before age 60. In addition, these 3 months of premiums will be refunded.
Integration	No integration during a maximum period of 24 months without exceeding age 60 and up to a maximum of \$2,000 per month (\$1,200 for categories C and B). Otherwise, disability benefits are integrated with benefits payable or that would be payable as a result of disability under any insurance contract or government plan, so that the total benefits payable do not exceed 100% of the annual income the insured was receiving prior to disability. Benefits from any government plan (QPP/CPP, SAAQ, CNESST/WSIB, etc.) are integrated so that the insured retains at least 50% of the monthly benefit paid.
Automatic increase in benefits	If you are an active insured and you are under age 55, you benefit from an automatic increase in disability insurance benefits, without evidence of insurability. This increase is made annually according to the Consumer Price Index (CPI) as published by Statistics Canada, to a maximum of \$500 per month. This coverage is offered at no additional charge and must not be interrupted for more than 2 consecutive years.
Disability insurance coverage options	<ul style="list-style-type: none"> – Return of premiums benefit: If you have not used your coverage, the eligible premiums will be returned to you in full at age 65 (sometimes even before) if you enrolled before age 50 or at 50% if you were between age 50 and 54 when you enrolled in this option. – Indexation of benefits: After 12 months of benefit payments, these payments are increased according to the Consumer Price Index (CPI) as published by Statistics Canada, subject to an annual maximum of 5%. – Partial disability: This coverage provides a monthly benefit when you are partially disabled. – Financial protections group: You can select these three additional coverage options which are RRSP insurance, enhancement of the integration option and the guaranteed benefit. – TFSA insurance: After 12 months of total disability for any gainful employment, an additional benefit is paid into a tax free savings account (TFSA).

Life insurance

Protect yourself and your loved ones in case of death!

You can get
up to \$1,000,000
in coverage for yourself

up to \$500,000
for your spouse

and up to \$50,000
for each of your children

As a self-employed worker, business owner, partner, permanent employee or member of an association, you can apply for up to \$1,000,000 in life insurance per unit of \$10,000.

Accidental death or dismemberment

With this coverage, your spouse and children can receive an additional amount if you die accidentally.

- Your spouse will receive **up to \$5,000** to take training and find employment.
- Your children will get **up to \$1,000** to attend college or university.

Children are insured from age 24 hours to 21 years, or up to age 26 if they are students and attend a recognized educational institution full-time.

Children with a permanent physical or mental disability are covered after age 21 provided they present a medical certificate before they turn 21.

Automatic increase in benefits

If you are an active insured and you are under age 55, you profit from an automatic increase in life and AD&D insurance benefits, without evidence of insurability. This increase is made annually according to the Consumer Price Index (CPI) as published by Statistics Canada, to a maximum of \$10,000 annually. This coverage is offered at no additional charge and must not be interrupted for more than 2 consecutive years.



Supplemental accident and health insurance

A perfect companion to government plans

Eligibility

To complement disability and life insurance coverage, this coverage is offered to self-employed workers, business owners, partners, permanent employees or members of an association under age 63 who fulfil the conditions of insurability, as well as their spouse and dependent children.

Dialogue: a very convenient online telemedicine service

Get **real-time medical support through your computer or mobile device** without having to go to a clinic.



Chat live with a nurse



Have your prescription drugs delivered



Get referrals to outside specialists



Renew prescriptions



Be followed up by a medical team



Get help navigating the health care system



Consult with doctors over video

Coverage

Unless otherwise specified, self-employed workers, business owners, partners, permanent employees or members of an association benefit from the following accident-health insurance coverage according to the proportions or limits indicated.

Hospitalization:	reimburses 100% of the cost of a semi-private room, with no limit on the number of days
Basic coverage:	reimburses 90% of the following reasonable and customary expenses, with no deductible
Transportation:	by land or air, licensed ambulance in case of emergency ("UNLIMITED" maximum per insured)

Naturopath, osteopath, podiatrist, dietician, homeopath and acupuncturist:	up to \$50 per treatment or visit, to a maximum of \$600 per insured per calendar year for all these specialties combined
Laboratory tests, x-rays, electrocardiograms, magnetic resonance imaging, CT scans and ultrasounds:	fees deemed necessary for the treatment of an illness or following an accident up to \$500 per insured, per calendar year, for all fees
Dental surgeon fees:	up to \$3,000 for a single accident, and treatment must begin within 12 months of said accident
Audiologist, occupational therapist, speech therapist, physiotherapist and physical rehabilitation therapist:	maximum of \$50 per treatment or per visit up to a maximum of \$500 per insured, per calendar year, for all practitioners
Private nurse:	at the insured's home, \$300 per day and a maximum benefit of \$5,000 per insured per calendar year
Detoxification treatment:	up to \$75 per day, not to exceed the lifetime maximum of \$3,000 per insured
Recognized convalescent home:	up to the maximum semi-private room rate, subject to a limit of 120 days per insured per calendar year
Psychologist, psychotherapist, psychoeducator, guidance counselor, family/marriage therapist, social worker and Thérapeute en relation d'aide^{MD}:	50% of the reasonable and customary charges incurred, subject to a maximum of \$750 per insured per calendar year for all these specialties combined
Hearing aids:	cost of purchasing a hearing aid, up to \$500 for each period of 36 consecutive months
Chiropractor:	up to \$50 per treatment and \$40 per X-ray, to a maximum of \$500 per insured per calendar year
Eye exams:	one every 24 months
Orthopedic shoes, orthotics and arch supports (on medical recommendation):	up to \$300 per insured per calendar year
Compression socks:	a maximum of 2 pairs, up to \$100 per insured per calendar year
Hair prosthesis following chemotherapy:	lifetime maximum of \$300 per insured

Breast prostheses:	over and above the amount paid by the government plan, up to a maximum of \$200 per 24-month period
Cosmetic surgery:	up to \$5,000 for a single accident
Family transportation coverage:	ground or air transport of an immediate family member to the place where the insured is hospitalized, up to \$1,000
Other charges:	<ul style="list-style-type: none"> – Artificial limbs, other external prostheses (glasses and contact lenses not covered), purchase of crutches, splints, cane, walker, cast, hernia belts and braces – Manual wheelchair and hospital bed rental – Orthopedic devices, subject to a maximum of \$500 per insured per calendar year – Cost of renting specialized equipment for respiratory assistance, diabetes treatment for insulin-dependent people and other similar devices up to a maximum of \$3,000 per calendar year for all such devices, subject to a lifetime maximum of \$10,000 – Sclerosing injections: \$25 per visit
<p>Prescription drug insurance program</p> <p>For companies with at least two employees working a minimum of 21 hours per week.</p> <p><i>Availability of this program may vary from province to province.</i></p>	<p>This program allows you and your family to obtain broader coverage than the government plan:</p> <ul style="list-style-type: none"> – Coverage throughout Canada – Choice of plans – Mandatory substitution of generic prescription drug <p>The coinsurance and deductible will be specified in your prescription drug program.</p>

Travel insurance

included with the supplemental accident and health insurance



Enjoy peace of mind when you travel

This coverage is available for trips **of less than 60 days** in addition to the benefits paid by the public health insurance plan in the insured's province of residence.

It reimburses **100%** of the following eligible expenses up to a lifetime maximum of **\$5 million**:

Type of cost	Hospital room abroad	Hospital, medical and paramedical expenses abroad	International assistance	Trip cancellation or trip interruption insurance
Reimbursement	Unlimited 365 days a year anywhere in the world	Unlimited	Comprehensive through a global service	Up to \$5,000 per insured



Our travel insurance has many other advantages.

Ask us for the brochure to learn more!

Optional coverage

Overhead expenses insurance

Protect your company in case of disability!

Benefit

This coverage provides for the payment of a monthly benefit whose goal is to cover normal office expenses if you are totally disabled following an accident or illness. The benefit is payable starting from the end of the waiting period and for a maximum period of 24 months, without exceeding age 65.

Eligibility

This coverage is offered to self-employed workers, business owners or partners under age 63, who operate a business with 10 employees or less, who regularly perform the duties of their occupation and who fulfil the conditions of insurability.

Coverage

Overhead expenses are covered at 100% if you are disabled, up to the amount purchased and without exceeding the average monthly expenses incurred in the 6 months preceding the disability.

Covered expenses

- Rent, electricity, heating, telephone, accounting services
- Employee salaries for businesses with 5 employees and less
- Expenses for equipment or a vehicle essential to the execution of the work
- The periodic repayment of any loan contracted for the purposes of operating your business and other usual fixed expenses for professional purposes

BUT are notably excluded:

- The salary of the insured or any other member of their profession
- The cost of general office and business supplies
- Fees for maintaining or cleaning equipment or a vehicle

Automatic increase in benefits

If you are an active insured and you are under age 55, you benefit from an automatic increase in general expenses insurance benefits, without evidence of insurability. This increase is made annually according to the Consumer Price Index (CPI) as published by Statistics Canada, to a maximum of \$500 annually. This coverage is offered at no additional charge and must not be interrupted for more than 2 consecutive years.

Available amounts

The benefits are payable per unit of \$100 varying from \$500 to \$15,000 per month according to the category of occupation.

Note

The premiums for this coverage are tax deductible as a business expense.

Waiver

Your plan includes a premium waiver clause under which you are exempt from any premium payment that becomes due following a period of total and continuous disability exceeding 3 months and having started before age 60. In addition, these 3 months of premiums will be refunded.

Optional coverage

You can sign up for the following options too if you wish:

- Loan insurance
- Critical illness coverage
- Cancer coverage
- Accidental fracture



Loan insurance

In the event of disability, this coverage lets you make monthly loan payments (personal or commercial mortgage, line of credit, car or recreational vehicle loan, personal or corporate loan, credit card, etc.).

Available amounts

Benefits are available in \$50 increments from \$500 to \$5,000 per month depending on the type of loan.

Cancer coverage

This coverage includes a prevention component under which the insurer could pay you a benefit equal to 50% of the face amount, up to a maximum of \$25,000.

Accidental fracture

You can sign up for accidental fracture coverage for one or two units of \$5,000 whereby the insurer could pay you an amount ranging from \$500 to \$5,000 depending on the type of fracture.

Critical illness coverage

With this coverage, if you are diagnosed with a covered illness, after a period of at least 30 days, you receive the full face amount selected. Two types of coverage are available:

- Simplified coverage for six critical illnesses: stroke, cancer (with risk of death in the short term), heart surgery, heart attack, paralysis (after a period of 90 days) and coma
- Full coverage for 25 critical illnesses

Your spouse is also eligible for coverage.

Premiums and available amounts

Benefits are available in \$1,000 increments from \$20,000 to \$200,000. You can also choose a level premium until age 65 or a regular premium by age bracket.

Dental insurance*

(current year fee guide approved by the dental association of the insured’s province of residence, rates minus one year)

Preferred plan

Reimbursement at 80% or 50%, subject to a \$50 deductible per single or other contract, to a maximum of \$1,500 per insured per calendar year.

<p>80% of costs covered</p>	<ul style="list-style-type: none"> – diagnostics (examinations, laboratory tests and examinations, x-rays) – prevention (cleaning, polishing) – restorations (fillings) – periodontics (curettage) – oral surgery (ablation)
<p>50% of costs covered</p>	<ul style="list-style-type: none"> – endodontics (root canal) – major restorations (inlays, crowns, root amputations, pulpotomy) – protheses (complete and partial) subject to benefits 12 months after the effective date of said coverage

Optional plan

Reimbursement at 80% or 50%, subject to a \$50 deductible for single or single-parent coverage and \$100 for couple or family coverage, to a maximum of \$1,000 per person per calendar year.

<p>80% of costs covered</p>	<ul style="list-style-type: none"> – diagnostics (examinations, laboratory tests and examinations, x-rays) – prevention (cleaning, polishing) – minor restorations – oral surgery (ablations) – additional services (descaling, equilibration)
<p>50% of costs covered</p>	<ul style="list-style-type: none"> – endodontics (root canal) – periodontics (curettage) – prosthesis adjustments

* Except for cases with reduced evidence of insurability, the effective date for dental care coverage is the first day of the month following the insurer’s acceptance of your insurance application. If you wish to sign up for dental coverage later on, this coverage will begin after a period of three months following the acceptance of your application. An insured who cancels their dental coverage or requests a change to a dental plan offering more extensive coverage than the one initially selected (e.g., from optional to preferred coverage) may no longer reinstate it at a later date, and the three-month waiting period applies.

Benefits for retirees and semi-retirees

Accident-health and AD&D insurance

Eligibility, for retirees and semi-retirees age 55 and older

Retired and semi-retired policyholders age 55 and older are automatically eligible for accident-health insurance coverage which is mostly identical to that held before retirement, as well as accidental death or dismemberment insurance coverage included in the supplemental health insurance coverage.

Automatic termination

The supplemental health insurance coverage automatically terminates at age 90 (the policyholder's accidental death and dismemberment portion included in this coverage terminates at 75 and if it is purchased, the travel insurance portion offered as an option to this coverage terminates at age 80).



Travel insurance

Travel insurance and international assistance for retirees and semi-retirees

Retired and semi-retired insureds age 55 and over now have the possibility of purchasing optional travel insurance and travel cancellation insurance coverage for trips not exceeding 30 days, 60 days or 90 days according to the option chosen.

Special benefits

Renewal

The insurer cannot terminate a person's contract before age 65 (or age 70 if this disability insurance option was chosen) as long as this person pays their premium, with the exception of disability insurance, overhead expenses insurance, loan insurance and travel insurance, when the insured is retired or has voluntarily ceased performing the duties of an income-generating activity for reasons other than an accident or illness. The present benefit does not apply when the insured has purchased various coverage options for retirees.

Stability

The customized Privilege Association program guarantees you unparalleled stability by using the purchasing power of all members, member partners and their permanent employees.

Rates

The premium required at purchase is based on the attained age, smoking or non-smoking status, waiting period and amount of insurance. The renewal premiums can be adjusted according to the results and when the insured switches from one age category to another.

Coverage

Your program protects you 24 hours a day, at work, at home or when practicing sporting activities, anywhere in the world.

Particulars

- Specialized and competent insurers
- A range of services including claims, all local
- Incomparable benefits that are exclusive to your professional activities

The contract in its entirety does not apply if one of the insured persons becomes an active member of the armed forces of any country.

General exclusions

(applicable to all coverages except life insurance, cancer and critical illness, for which we refer you to their specific exclusions)

The contract does not apply if the loss suffered is a direct or indirect result of one of the following causes:

- a) Suicide or attempted suicide and self-inflicted injury, whether or not the insured is of sound mind
- b) Injury sustained as a result of active participation in a riot, demonstration or hostilities or injury sustained during a war, whether declared or not
- c) Commission or attempted commission of a criminal act or hybrid offence by the insured
- d) Operation of a motor vehicle while the insured's blood alcohol concentration exceeds the legal limit or when the insured is under the influence of drugs or medication not taken in accordance with a medical prescription or the dosage recommended by the manufacturer
- e) Participation in a flight or attempted flight when the insured is on board for any reason other than as a passenger
- f) Pregnancy, delivery or miscarriage

Disability insurance

In addition to the general exclusions, no benefits are payable if the disability in question is related, directly or indirectly, to treatment undergone for cosmetic purposes.

Overhead expenses insurance

In addition to the general exclusions, no benefits are payable if the disability in question is related, directly or indirectly to treatment undergone for cosmetic purposes. Any period of total incapacity for work during which, as a result of the sale or transfer of his business, the member or their associates no longer incur overhead expenses.

Life insurance

Under the insured's life insurance plan, suicide is covered 12 months after your life insurance takes effect or is reinstated. The same 12-month period applies to any addition or increase in life insurance coverage, but in this case, it applies only to the portion covered by the addition or increase.

Accidental death and dismemberment

In addition to the general exclusions, benefits are not payable following: voluntary poisoning or intoxication, loss caused by natural death or death of the insured occurring more than 90 days after the date of accidental bodily injury.

Supplemental accident and sickness, loan, critical illness, cancer, accidental fracture and dental care insurance

You will find the precise text regarding exclusions and limitations in your contract. It is important to read it carefully.

To learn more about the program and insurability requirements, visit the MRa website at **cabinetmra.com**

Also ask for the following brochures:

- **Travel insurance program**
- **Dialogue telemedicine program**

Give our customer service staff a call at:

1-800-363-5956 (toll-free) or **514-329-3333**

MRa is responsible for managing and delivering the program.

Your financial security advisor can explain all these options to you. Please refer to your policy for more information on all the costs covered, limitations and exclusions for the coverages you choose.

This brochure does not create or confer any contractual or other rights. The stipulations in your policy issued by the insurer govern the insurance and the terms in this brochure

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MRa

Personal insurance firm

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