

CAIP MEMORANDUM

January 30, 2009

To all CAIP members,

Re: Program changes effective March 1, 2009 for the “In Canada” Insurance

Please note that effective March 1, 2009 the following changes to the CAIP program will take effect. As done in the past, in view of the numerous renewal dates with the Sport Federations, the changes will be phased into effect as the “In Canada” renewals occur during the year. For example, if a renewal is September 1st, 2009 the old program is in effect until that date and then the renewal will be based on the new program.

Benefit Enhancements

Current Benefits

1.) **Physiotherapy, Athletic Therapy and Massage Therapy**

We are very pleased to advise that the **per treatment limit has increased from \$40 to \$45**. The maximum reimbursement has increased as follows:

<u>Plan</u>	<u>Old Limits</u>	<u>New Limits</u>
Bronze	\$320	\$450
Silver	\$720	\$900
Gold	\$1,200	\$1,350

2.) **Chiropractor**

The per treatment limit has increased from \$30 to \$35. The maximum reimbursement has increased as follows:

<u>Plan</u>	<u>Old Limits</u>	<u>New Limits</u>
Bronze	\$210	\$245
Silver	\$450	\$525
Gold	\$600	700

3.) **Paramedical Services**

The per treatment limit has increased from \$30 to \$35. The maximum reimbursement has increased as follows:

<u>Plan</u>	<u>Old Limits</u>	<u>New Limits</u>
Bronze	\$210	\$245
Silver	\$450	\$525
Gold	\$600	\$700

Over the years we have received many requests for the following new benefits to form part of the CAIP program. At long last, we are very pleased to announce that we can now offer these new benefits in the CAIP program. As you will see, we are proceeding cautiously, and we will be monitoring the effect that these new benefits will have on the claims experience of the CAIP program. We hope that with this enhanced insurance protection, it will help the CAIP members deal with ever increasing medical costs.

New Benefits

1.) Home Alteration and/or Vehicle Modification Benefit

<u>Plan</u>	<u>Maximum Reimbursement</u>
Bronze	\$2,500
Silver	\$5,000
Gold	\$10,000

Please note that the following benefits are only offered at the Silver and Gold Levels and are not currently available at the Bronze level.

2.) X-Rays and Laboratory exams

<u>Plan</u>	<u>Maximum Reimbursement</u>
Silver	\$500
Gold	\$800

X-Rays and laboratory exams will include coverage for MRIs, Cat Scans and Ultrasounds as a result of an injury as defined in the policy wording. The amount payable is subject to a co-insurance of 70% and the overall maximums shown above. For instance, under the Gold plan, if a MRI costs \$1,000, the member will be required to pay \$300 and the insurance company would pay \$700.

3.) Family Transportation and Accommodation Benefit

<u>Plan</u>	<u>Maximum reimbursement</u>
Silver	\$5,000
Gold	\$7,500

4.) Evacuation Benefit

<u>Plan</u>	<u>Maximum Reimbursement</u>
Silver	\$5,000
Gold	\$7,500

5.) Repatriation Benefit

<u>Plan</u>	<u>Maximum Reimbursement</u>
Silver	\$5,000
Gold	\$7,500

Effective from March 1st, 2009, the following new rates will take effect. As advised previously, in view of the numerous renewal dates with many of the Sports, the new premiums for the In Canada coverage will be phased into effect as the renewals occur during the year. There are no changes to the premium rate for the Bronze level. The premium remains at \$65 per person per 12 months. Similarly, the Out of Canada premium rate remains unchanged at \$30 per week of travel.

<u>Plan</u>	<u>Old Rates</u>	<u>New Rates per person per 12 months</u>
Silver	\$160	\$200
Gold	\$230	\$285

The new policy wording together with this letter will be posted on our web site very shortly. The new wording will have the complete details of all the changes and the new benefits that will form part of CAIP.

We are continually working to provide the Canadian Sport Community the highest level of insurance coverage at the lowest possible costs. We hope that the CAIP insurance protection does its part to help the athletes deal with mounting medical / therapy costs. These costs are either not covered by provincial medicare and/or there are time constraints which pose a strain on the athletes obtaining the needed services to treat their sport accidents and “**Overuse**” injuries. Since 1982, we have not wavered from our original commitment to provide the same level of insurance coverage at the same rates to all Canadian athletes regardless of their sporting activity.

Should you have any questions at all, please do not hesitate to contact me.

Sincerely,

Michael Kirsch