

# *It Pays to Be a KAP Member!*

## Core Health Plan: The Co-operators

KAP's Core Plan just got better! The new Core Plan, is very economical starting at just \$261/year for a young family. In addition, the program is fully guaranteed to be issued to any KAP members under age 65, as no medical approval is required. The program comes complete with good basic coverage for the following:

**Ambulance coverage (in Manitoba):**

It's not uncommon to have ambulance charges alone at over \$1,000. Ambulance costs are *100% covered to the nearest hospital that has the facilities to treat you*. In addition, under the policy both ground and air ambulances are covered.

**Semi-Private Hospital Coverage (in Manitoba):**

There is no deductible for this coverage. Semiprivate hospital coverage is automatically included in the policy. The coverage is for an unlimited number of days with no dollar maximum.

**Year-round, Worldwide Travel Health Coverage (outside of Manitoba):**

Emergency travel coverage, whether for accident or for illness is 100% covered anywhere in the world (with exclusions for war and insurrection). All costs (like ambulance, hospital stays, tests, etc.) are covered, and there is no deductible. There can be an unlimited number of trips per year, however coverage is limited to the first 30 days of each trip. For trips longer than 30 days, top-up insurance must be purchased.

There is a 90-day pre-existing clause. This means that any medical condition must be fully stable for the previous 90 days before the trip. For example, any increase or decrease in prescriptions taken to control a medical condition would mean that the condition is not considered stable

**For more information:**

Call the KAP Member Benefits Hotline at 1-866-527-0123, ext. 1. KAP Core, Core Plus, and Dental programs are all offered through [The Co-operators](#).



**KAP's Member Benefits Hotline: 1-866-527-0123**