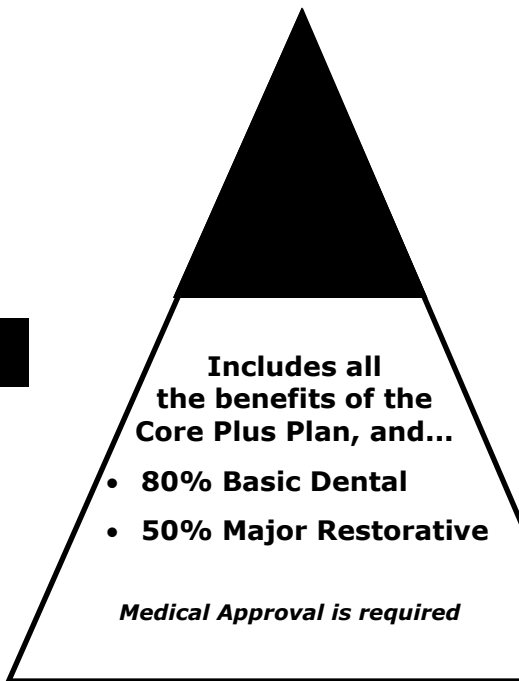




KAP Group Insurance Plan (Annual Premiums)



CORE PLUS/DENTAL PLAN

Includes all the benefits of the Core Plus Plan, and...

- 80% Basic Dental
- 50% Major Restorative

Medical Approval is required

Core Plus / Dental Plan			
Age	Single	Couple	Family
<30	\$811.80	\$1,602.00	\$2,178.00
30-39	\$885.00	\$1,698.60	\$2,388.00
40-49	\$904.80	\$1,732.80	\$2,481.00
50-59	\$939.00	\$1,761.00	\$2,574.00
60-69	\$957.00	\$1,797.00	\$2,622.00

CORE PLUS PLAN

Includes all the benefits of the Core Plan, and...

- 80% Prescription Drugs
- 80% Health Care Practitioners*
- 100% Eye Exams
- 80% Hearing Aids
- 100% Out of Province/Canada Emergency Medical (1st 60 days)

**chiropractor, massage therapist, naturopath, osteopath, physiotherapist, podiatrist, clinical psychologist and speech therapist*

Medical Approval is required

Core Plus Plan			
Age	Single	Couple	Family
<30	\$436.80	\$849.00	\$1,107.00
30-49	\$510.00	\$946.80	\$1,299.00
50-59	\$534.00	\$993.00	\$1,362.00
60-69	\$552.00	\$1,029.00	\$1,410.00

CORE PLAN

Includes comprehensive coverage in these areas

- 100% Ambulance
- 100% Semi Private Hospital
- Best Doctors®
- 100% Out of Province/Canada Emergency Medical (1st 30 days)

Medical approval is not required

Core Plan			
Age	Single	Couple	Family
<50	\$126.00	\$219.00	\$261.00
50-59	\$132.00	\$231.00	\$276.00
60-69	\$138.00	\$241.80	\$291.00

For More Information, Call Toll Free at 1-866-KAP (527)-0123

* Applicants must be under age 65 to apply

Optional Coverages Available

ACCIDENTAL DEATH & DISMEMBERMENT

- No medical approval is required
- Applicants may elect insurance on a member-only basis or a family basis
- Maximum \$500,000

Annual AD&D (rates per \$25,000)

Member	\$18.00
Family	\$24.00

KAP Group Insurance Plan (Annual Premiums)

Optional Critical Illness (rates per \$25,000)

Age	Non-Smoker	Smoker
Under 25	\$37.80	\$55.20
25 - 29	\$51.00	\$100.80
30 - 34	\$64.20	\$136.20
35 - 39	\$78.00	\$168.60
40 - 44	\$106.80	\$247.20
45 - 49	\$163.20	\$420.60
50 - 54	\$231.00	\$637.80
55 - 59	\$307.20	\$878.40
60 - 64	\$516.60	\$1,471.80
65 - 69	\$759.00	\$2,181.60

- Medical approval is required
- Available in units of \$25,000
- Maximum \$150,000

CRITICAL ILLNESS

- Medical approval is required
- Must be under age 65 to apply
- Max \$500,000*

LIFE INSURANCE

Annual Optional Life Insurance (rates per \$25,000)

Age	Non-Smoker		Smoker	
	Male	Female	Male	Female
< 30	\$11.52	\$9.60	\$19.20	\$15.36
30—39	\$13.44	\$11.64	\$26.64	\$23.04
40—44	\$22.20	\$17.40	\$49.92	\$38.28
45 - 49	\$44.40	\$27.60	\$90.00	\$66.00
50 - 54	\$82.20	\$48.00	\$157.44	\$108.60
55 - 59	\$126.00	\$79.68	\$263.40	\$161.40
60 - 64	\$195.24	\$138.12	\$356.40	\$225.00
65 - 69**	\$336.84	\$238.80	\$614.40	\$387.00

- Dependent Child Life Insurance is available with the purchase of Applicant Optional Life Insurance; Rates: \$21.60 for flat \$25,000 coverage
- Includes Living Assistance Benefit and Total Disability Waiver of Premium

**For Further Information
Please Call
1-866-KAP (527)-0123**