



The National Bank and Blue Cross have joined forces to offer insurance programs that are the most flexible, the most comprehensive and the most accessible for small businesses and self-employed entrepreneurs.

Here is a description of the three insurance programs you can choose from:

Please note that the following basic programs require no medical examination (proof of insurability) and can be modified. You can enrich the basic coverage of any component to respond to your specific needs, or the needs of your employees or their families.¹

Accident and sickness coverage (Basic program without a medical exam)

Disability insurance

- In case of accident (for any number of employees) and sickness (minimum of 3 employees, with 75% participation of eligible employees).
- Benefits of \$1,000 per month for two years if the insured person cannot resume his/her functions.
- Waiting period of 120 days.

Accidental death and dismemberment insurance (ADD)

- Coverage of \$25,000 regardless of the location of the accident.
- Not restricted to car or common carrier accidents.

Hospitalization/diagnostic insurance

- Semi-private room, ambulance, hospital bed or wheelchair, nursing care, medical exams, laboratory analysis, X-rays, magnetic resonance imaging, ultrasound.

Life insurance

- \$10,000 (minimum of 3 employees, with 75% participation of eligible employees).

¹ Proof of insurability can be required by Blue Cross in order to enrich the program to respond to specific needs of self-employed entrepreneurs, employers, employees or their families.

Additional medical coverage

Additional medical insurance

- Prescription drugs, paramedical care (psychotherapist, speech therapist, massotherapist, podiatrist, naturopath, osteopath, physiotherapist, chiropractor), medical supplies, accidental dental.

Dental care

- Preventative care and restoration of bridges and crowns.

Serious illness first diagnosis (\$5,000)

- Cancer, stroke (CVA), kidney failure, heart attack, coronary bypass.

Annual travel coverage

Your PREMIA card offers you a 10% discount on annual travel coverage. This coverage enables you to be insured for **all your trips** in the course of a year (with the choice between trips of 15 days or 30 days) and you pay only once per year (monthly payments are possible if you prefer). For trips of 15 or 30 days, two options are available:

- **Medical insurance (up to \$5 million)**

- medical and out-of-province hospital costs;
- transportation costs;
- living expenses.

- **Complete travel insurance**

- Medical insurance (up to \$5 million):
- medical and out-of-province costs;
 - transportation costs;
 - living expenses.

Plus:

- reimbursement of costs in case of trip cancellation or interruption up to a maximum of \$2,500;
- luggage coverage of \$1,000.

Fees - annual travel coverage

Benefit from our annual travel insurance programs and save 10% on regular National Bank MasterCard fees. The fee table below shows the price by age group; prices are already reduced by 10%.

MEDICAL INSURANCE (up to \$5 million)

Age range	15 days		30 days	
	Individual	Family	Individual	Family
18-54	\$52.80	\$105.60	\$75.60	\$149.40
55-64	\$57.60	\$114.60	\$84.60	\$168.60

COMPLETE TRAVEL INSURANCE

Age range	15 days		30 days	
	Individual	Family	Individual	Family
18-54	\$90	\$179.40	\$115.20	\$230.40
55-64	\$105.60	\$210	\$135	\$270

To enroll, to talk to a Blue Cross representative or to receive our information brochures, call **1-866-444-7737** or **(514) 286-7737**.