

# COMPREHENSIVE UNION RETIREE COVERAGE

## ELIGIBILITY

The Retirees' Benefit Program is designed for Union Retirees age 50 and up, who become individual members of The Congress of Union Retirees of Canada – CURC.

Application for CURC membership may be made before or in conjunction with applying for any of the 3 insurance plans.

The Congress of Union Retirees of Canada (CURC) is a national inter-generational, voluntary organization.

It acts as an advocacy organization to ensure that the concerns of senior citizens are heard throughout Canada.

CURC Website: [unionretiree.ca](http://unionretiree.ca)



One of Canada's premiere independent benefit administrative services companies, Canadian Benefits Consulting Group is staffed by seasoned professionals representing every discipline of group employee benefits.

Canadian Benefits has been serving the needs of organized labour for more than 30 years, and we are honoured to be the administrator for the CURC Member Retirees' Benefit Program.

For more information on the Retirees' Benefit Program, please contact Canadian Benefits Consulting Group.



Chartered by the  
Canadian Labour Congress

## RETIREEES' BENEFIT PROGRAM

**Build your own plan  
to suit your needs  
and budget**



The CURC Retiree Benefit Program provides protection for Union Retirees and their families when coverage under their group insurance plan terminates.

Retirees may apply for any one, or a combination of benefits.

## Life Insurance, Accidental Death & Dismemberment and Final Expense Benefit

- Guaranteed Issue – no medical qualification<sup>1</sup>
- Must apply before age 70
- Lifetime coverage for Life Insurance and Funeral Expense Benefit

<sup>1</sup> To qualify for the Life Insurance and/or Extended Health Insurance coverage on a non-medical, guaranteed issue basis, application must be submitted within 60 days of retirement, or within 60 days after the termination of coverage through another group insurance program.

## Extended Health Care

- Guaranteed Issue – no medical qualification<sup>1</sup>
- No Age Limit
- Select coverage to suit needs:

Core Health Plan may be purchased as a stand-alone plan, or add one, or a combination of, 3 riders:

1. Prescription Drugs, and/or
2. Dental, and/or
3. Semi-Private Hospital Room

Core Health Plan includes coverage for ambulance, accidental dental, hearing aids, glasses, home nursing, paramedical services, medical appliances and equipment.

## Emergency Medical Travel Insurance

- No Age Limit
- Out of Province /Out of Country
- Up to \$5 Million Canadian of coverage
- Up to 182 days (212 for Ontario residents) outside your province, territory of residence or Canada
- For applicants aged 55 and up, medical evidence is required, and rates determined based on age, medical history and trip duration
- Application for the Emergency Medical Travel Insurance may be made at any time

CURC Member  
Benefit Plans  
administered by:

