

We give you the coverage you need — minus the confusion



Prescription Drug Care



Extended Health Care

Including semi-private hospital room, vision/paramedical, such as physiotherapy and acupuncture



Dental Care

Basic and major services



Group Term Life and AD&D Insurance



Travel Emergency Medical



Member and Family Assistance Plan (MFAP)



Artists Helping Artists

The Writers' Coalition Program is personal health insurance made exclusively for the Canadian writing community. Offered by a not-for-profit insurer, the Writers' Coalition Program is available nationwide and is easy to join.

Who is AFBS? AFBS is a Member-owned, not-for-profit, federally incorporated insurance company and financial institution operating since 1975. Members of AFBS are primarily members of ACTRA and the Writers Guild of Canada. AFBS has proudly underwritten The Writers' Coalition Program since 2009.



The program is a service of AFBS, a not-for-profit insurer.

Health Insurance for writers?

The Writers' Coalition Program answers the question.

The Writers' Coalition Program is a simple way to assist you in managing health care costs for you and your family. **Your premiums may even be tax deductible.**

Contact us for more information

1.855.934.2355

admin@writerscoalition.ca

writerscoalition.ca



We make getting Health Insurance easy

- Automatic online acceptance
- Fast online application process
- Monthly payment options
- Pay-direct option for prescription drug and dental claims
- No medical questionnaires

Programs at a Glance

Choose between:	Standard Program	Comprehensive Program
Dental	50% of the covered cost up to \$400/yr (basic & major)	60% of the covered cost up to \$800/yr \$300 basic/ \$500 major (\$1,250 year 3 and beyond)
Prescription Drug	70% up to \$400/yr	70% up to: \$1,000 year 1 \$2,000 year 2 \$3,000 year 3
Extended Health Care	\$5,000 maximum per benefit year	\$7,500 maximum per benefit year
Paramedicals	70% each visit (max \$25/visit)	70% each visit (max \$45/visit)
Vision Care	70% up to \$150 every 2 benefit years	70% up to \$325 every 2 benefit years
Hospital Room	Semi-private room 70% first 5 days, 100% thereafter \$150/day max	Semi-private room 70% first 5 days, 100% thereafter

This pamphlet does not serve as a contract. It provides an overview of available benefits and reflects the plan as of November 2018, which is subject to change without notice. For further details, including any subsequent changes, visit writerscoalition.ca or contact AFBS.



Other Included Benefits

Travel Emergency Medical

You don't expect to have a medical emergency when you travel, whether on vacation or a business trip. But the truth is, it can happen. Our Travel Emergency Medical benefit covers the expenses related to medical emergencies when they occur outside of your home province.

- 60 day maximum per trip
- Unlimited trips – recreational or business
- \$1,000,000 lifetime maximum

Member and Family Assistance Program (MFAP)

Through the Member and Family Assistance Program, you can receive confidential Counselling Services, Work/Life Services (Financial, Legal), and Health Coaching (Nutritional and Naturopathic Services).

Group Term Life and AD&D Insurance

Life is unpredictable. Have some peace of mind knowing you've got some financial support for you or your family if something were to happen to you.



Who's Eligible?

You are.

- If you are a professional in the arts, living in Canada
- If you have a valid Provincial Health Card
- If you're under 71 years of age

Joining is Simple

It only takes a few minutes online at writerscoalition.ca/guest