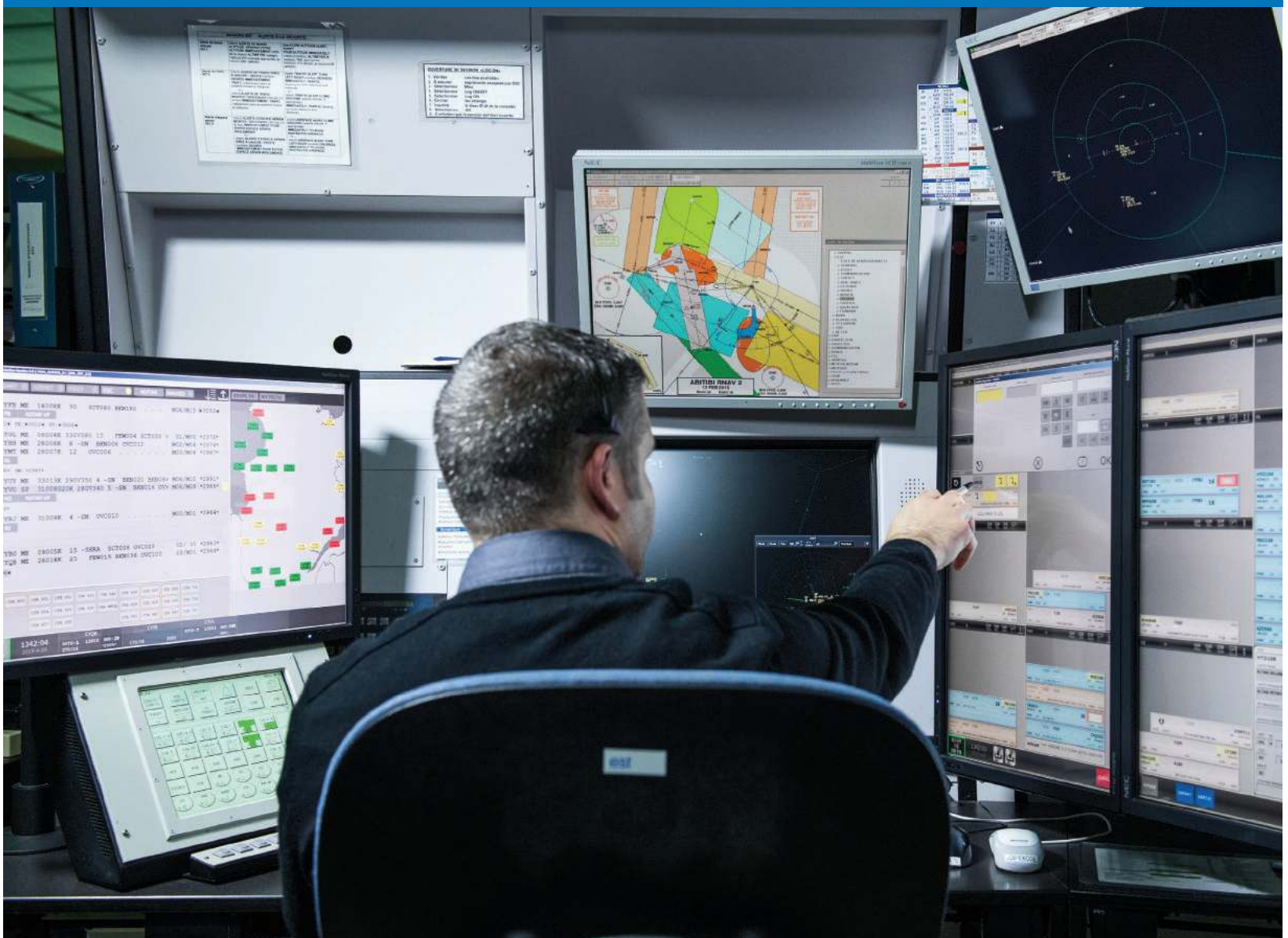




CATCA
Canadian Air Traffic
Control Association

CATCA PLAN+

OPTIONAL GROUP LIFE INSURANCE



CATCA Plan+ optional group life insurance

If you are considering buying a home or renewing a mortgage, CATCA Plan+ is a great way to ensure you or your family won't have to continue to pay your mortgage in the event of your death.

The CATCA Plan+ optional group life insurance plan offers you more protection, more flexibility and better value than mortgage insurance.

Mortgage insurance vs. CATCA Plan+ optional group life insurance

PORTABILITY	If you sell your home and buy a new home, you'll have to apply for a new mortgage insurance policy.	You can keep your coverage intact no matter where – or how often – you move. You won't have to re-apply for coverage if you change addresses or change your mortgage.
FLEXIBILITY	You don't have the flexibility to change the amount of your coverage.	If you are actively at work, paying CATCA union dues, and you need to increase or decrease the amount of your coverage, you can change your coverage at any time.
BENEFICIARY	The lender/bank is the beneficiary.	You can choose the beneficiary and you can change the beneficiary.
TERM	Ends when you pay off your mortgage.	Coverage can be maintained until you turn age 70.
ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE	Not included.	Each policy automatically receives AD&D coverage equal to your life insurance, up to \$500,000, at no extra cost.
CRITICAL ILLNESS PROTECTION	Not included.	CATCA members are automatically eligible to receive \$5,000 of critical illness coverage at no extra cost.



Don't have a mortgage?

If you don't have a mortgage or plan to pay off your mortgage soon, CATCA Plan+ optional group life insurance still makes good sense.

If you have significant personal and financial responsibilities such as rent payments, car loans, day care expenses, or other large debts, CATCA Plan+ optional group life insurance can ensure that your family has the money on hand to meet your financial obligations should something happen to you or your spouse.

Features of CATCA Plan+ optional group life insurance

- ▶ It's available in units of \$10,000.
 - You can apply for up to \$500,000 of life insurance coverage for yourself, and your spouse can also be covered for up to \$500,000.
- ▶ Each of your dependent children can be insured for \$5,000 each for just \$0.65 per month per family.
- ▶ If you are a member or an associate member, coverage lasts until age 70, or when your spouse turns 70 (in the case of spousal coverage).
- ▶ Each policy automatically receives accidental death and dismemberment (AD&D) coverage equal to your life insurance; up to \$500,000, at no extra cost.
 - With AD&D coverage, your beneficiary may receive double the benefit if you die in an accident — your beneficiary could receive up to \$1 million.

▶ Until the age of 65, insured CATCA members receive \$5,000 of *CATCA Safe Landing* critical illness insurance at no extra cost. This free basic critical illness coverage provides you with a lump sum payment of up to \$5,000 on the confirmed physician's diagnosis of any one of the following medical conditions:

- heart attack
- cancer
- stroke
- coronary artery bypass surgery
- blindness
- paralysis
- multiple sclerosis
- Alzheimer's disease
- motor neuron disease
- coma
- deafness
- Parkinson's disease
- severe burns
- aorta surgery
- benign brain tumour
- major organ failure
- dismemberment
- loss of speech
- occupational HIV infection
- early stage prostate cancer (T1a or T1b) treatment
- heart valve replacement
- major organ transplant
- hip and knee replacement

The money can be used any way you like... re-training, out-of-country medical services, debt payment, additional family expenses, even a holiday.

Excellent coverage at affordable rates

The following are the monthly premiums for each \$10,000 unit of *CATCA Plan+* optional group life insurance coverage. Compared to the rates offered by the banks and other financial institutions, *CATCA Plan+* optional group life insurance is value for your money.

Per \$10,000 Unit of Coverage				
	Male		Female	
Age	non-smoker	smoker	non-smoker	smoker
under age 34	\$0.50	\$0.71	\$0.43	\$0.50
35-39	\$0.50	\$0.71	\$0.43	\$0.50
40-44	\$0.85	\$1.28	\$0.71	\$0.85
45-49	\$1.56	\$2.13	\$1.21	\$1.42
50-54	\$2.83	\$4.33	\$1.92	\$3.12
55-59	\$4.33	\$6.31	\$3.05	\$4.75
60-64	\$6.31	\$11.05	\$4.11	\$6.17
65-69	\$8.72	\$14.53	\$5.46	\$8.01

Premiums are based on your age, sex and smoking status. Maximum coverage available is \$500,000 for CATCA.

Example: The monthly premium for a 38-year-old, male non-smoker requiring \$100,000 of coverage is \$5.

Apply for coverage today

CATCA Plan+ optional group life insurance is available to all members in good standing of the Canadian Air Traffic Control Association and their spouses. Just complete, sign, and return the application, including the medical and lifestyle questionnaire, to:

CATCA Plan+ optional group life insurance
Coughlin & Associates Ltd.
PO Box 3517, Station C
Ottawa, ON K1Y 4H5
t: 1.888.613.1234, ext. 4288

Or, download the application form at www.coughlin.ca/catca-accta

