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## Optional\* Platinum Business Card Personal Protection Insurance Programs

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National Bank and Blue Cross have joined forces to offer you one of the most flexible, comprehensive and accessible insurance programs for your business.

Here is a description of the three insurance programs available to you.

Note: The following basic programs do not require a medical examination (proof of insurability) and may be modified. You may enhance the basic coverage of any component to suit your specific needs as well as those of your employees and their families.‡

### 1. Accident and Sickness Coverage

(basic program without proof of insurability)

#### Disability Insurance

- In case of accident (for any number of employees) or sickness (minimum of three employees with participation of 75% of eligible employees).
- Benefits of \$1,000 per month for two years if the covered person cannot perform his or her duties.
- 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/Diagnostics Insurance

- Semi-private room, ambulance, hospital bed or wheelchair, nursing care, medical examinations, laboratory tests, ultrasound, magnetic resonance imaging, CT scans.

#### Life Insurance

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

\* In effect as of June 1, 2011. Before this date, the maximum period for coverage is 31 days.

\*\* Subject to authorized credit limit.

† Offered by Quebec Blue Cross.

‡ Proof of insurability may be required by Blue Cross to enrich the program to suit the specific needs of employers, employees or their families.

## 2. Additional Medical Coverage

### Additional Medical Insurance

- ▶ Prescription drugs, paramedical care, medical supplies, accidental dental.

### Dental Care

- ▶ Preventive care and restoration of bridges and crowns.

### Critical Illness on First Diagnosis (\$5,000)

- ▶ Cancer, stroke, kidney failure, heart attack, coronary bypass.

## 3. Travel Insurance\*

Your Platinum Business Card allows you to benefit from substantial discounts on the following travel insurance coverage. The insurance must be purchased entirely with your Platinum Business Card.

### Quebec Blue Cross® Travel Insurance—up to 20% off

Your Platinum Business Card lets you enjoy a discount of up to \$200 per policy on any type of travel insurance offered by Quebec Blue Cross (minimum premium of \$25), as per the following:

- ▶ Short-term travel insurance (30 days or less):  
20% discount
- ▶ Long-term travel insurance (31 days or more):  
10% discount

To apply, speak to a Blue Cross representative. To receive information brochures, call 1-866-444-7737 or 514-286-7737.

\* Offered by Canassurance Insurance Company.

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