



Out-of-Canada (OOC) Enhancements & Emergency OOC Top-Up Plan

November, 2012

Emergency Medical Out-of-Canada (OOC) Enhancements

RWAM is pleased to announce the following enhancements to our Emergency-Out-of-Canada Benefit.

Calendar Year Maximum

For RWAM clients who currently have a \$2 Million calendar year maximum, (with the exception of Retiree classes) the maximum will be increasing to **\$5 Million** per calendar year. Please note that the calendar year maximum for Retirees and Employees/ Retirees aged 75 to 80 will remain at their current calendar year maximums.

This change will be effective November 1, 2012 on all existing business.

Emergency Out-of-Canada Top-Up Plan

This new individual top-up OOC coverage is now available with quotes being accessed through the RWAM website (www.rwam.com). Individuals currently insured through RWAM's group OOC benefit and who require additional coverage beyond the trip duration maximum under the group plan can purchase top-up coverage through the RWAM website using credit card payment.

The top-up coverage automatically mirrors the group coverage for those employees under age 55. For employees 55 or over (including spouses), completion of an on-line health questionnaire is required prior to policy issue. If coverage is approved, it will also mirror the group coverage.

For additional information on the OOC Top-Up Plan, please refer to the RWAM website.