

# Why is student accident insurance important?

Most parents buy student accident insurance to supplement their existing health and dental coverage because an accident often includes unexpected out-of-pocket expenses. Kids Plus™ Accident Insurance provides financial relief for a number of costs that provincial plans and many employer plans don't. Because the price is affordable and the coverage is comprehensive, it's an ideal safety net for families.

## When is a benefit payable?

Simply put, if your child is injured in an accident and requires medical attention, Kids Plus™ Accident Insurance reimburses you for medical and dental expenses not covered by provincial, extended health or dental plans. For detailed information about this coverage, including all limitations and exclusions, please visit [kidsplus.ca](http://kidsplus.ca).

## Key Features



Your Kids Plus™ Accident Insurance coverage is always in effect, so your kids will be covered 24 hours a day, anywhere in the world.



Travel medical coverage: Up to \$100,000 of coverage for medical expenses out-of-country, or out-of-province, plus additional benefits for emergency return flights and family transportation.



Kids Plus™ offers the best accident dental coverage for children you'll find. Because dental repair is complicated and often requires multiple procedures over many years, Kids Plus™ reimburses for dental treatment up to 7 years after the accident that caused the damage.

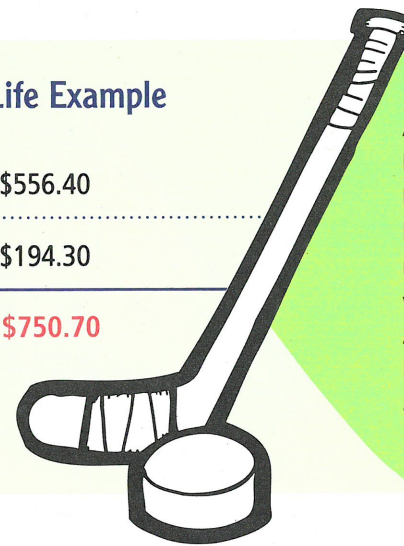


Your Kids Plus™ coverage includes reimbursement for many costs that are often overlooked. Hospital expenses like private or semi-private room costs, and rehabilitation expenses like babysitting and private tutoring are just a few things for which Kids Plus™ Accident Insurance provides financial support.

## How Kids Plus™ Helps: A Real Life Example

Dental work at time of the accident	\$556.40
Follow-up dental work 3 years later	\$194.30
<b>Total Reimbursement to Date</b>	<b>\$750.70</b>

\*\* This is an actual Kids Plus™ Accident Insurance claim with personal details changed to protect the privacy of our client. In 2015, the average approved dental claim paid by Kids Plus™ Accident Insurance was \$715.



A game of street hockey ended with Ken\* having 2 teeth knocked out. Ken was 13 at the time, and 3 years later is still receiving treatment to repair the damage. Fortunately, Ken was covered by a \$33.50 Kids Plus™ Active Plan policy and his parents have been reimbursed over \$750, with additional dental work still required.

## Key Benefits For full plan details including benefit amounts for our Adult Plan please visit [kidsplus.ca](http://kidsplus.ca)

The table below highlights only a few of the key benefits available with Kids Plus™ Accident Insurance. Purchasers will receive a copy of the Policy once their application has been processed. Any benefits payable will be governed solely by the Kids Plus™ Accident Insurance 2016/2017 Policy.

	Active Plan	Value Plan
<b>DENTAL TREATMENT</b>		
Within 7 years of the accident	Provincial Fee Guide	
If treatment is necessary after 7 years (to age 25)	Up to \$1,500	Up to \$1,250
Orthodontics	Up to \$2,500	Up to \$1,500
<b>HOSPITAL EXPENSES</b>		
Prescription drugs	Full Cost	
Splints, casts and cast materials, trusses, pressure garments (requested by attending Physician for curative or therapeutic purposes only)	Full Cost	
Rental of crutches, appliances, wheelchair, or hospital-type bed (limited to purchase price)	Full Cost	
<b>REHABILITATION AND SPECIAL SERVICES</b>		
Rehabilitation	Up to \$10,000	Up to \$5,000
Private Tutor	Up to \$5,000	Up to \$2,500
Wage loss	Up to \$1,000	Not available
<b>TRAVEL AND TRANSPORTATION</b>		
Emergency Out-of-Province/Country medical expenses	Up to \$100,000	Up to \$50,000
Emergency return flight	Up to \$1,000	Not available

# Kids Plus™ Accident Insurance is one low payment for the entire school year.

To apply, please go to [kidsplus.ca/apply](http://kidsplus.ca/apply)  
or call 1 (800) 556-7411.

## Option 1

### Active Plan \$33.50

The best and most popular plan, the Active Plan provides you with the most comprehensive coverage available. It's the perfect plan for families who enjoy sports, travel, or outdoor activities. The Active Plan covers children 6 months to 19 years of age.

## Option 2

### Value Plan \$14.50

The Value Plan is an affordable supplement to your provincial health insurance or existing dental plan. This plan also covers children 6 months to 19 years of age.

### We also offer coverage for adults.

Parents choose the Adult Plan to cover college aged kids as well as themselves. The Adult Plan is \$32.00. More information about all our plans can be found at [kidsplus.ca](http://kidsplus.ca).

### Money Back Guarantee

Your satisfaction is our top priority. We offer a 30-day money back guarantee from the effective date of coverage.

### Contact Us

Have questions? We're here to help. Call our client service line at 1 (800) 556-7411 or email [kidsplus@ia.ca](mailto:kidsplus@ia.ca).

You can find more information about Kids Plus™ Accident Insurance on our website at [kidsplus.ca](http://kidsplus.ca) including full plan details and claims information.



### We're changing to better serve you.

We've been listening to your feedback, and we're changing to meet the concerns of parents and school boards. We share your concerns about environmental impact. So, along with using paper made with 100% post consumer waste, we're also cutting our paper usage and encouraging parents to apply online at [kidsplus.ca/apply](http://kidsplus.ca/apply) or by phone, toll-free at 1-800-556-7411.

### About Kids Plus™ and iA Financial Group

**You might remember us from your school days!** For over 50 years Kids Plus™ Accident Insurance has been Canada's preferred student accident insurance provider, helping thousands of families and providing millions of dollars in financial support when it is needed most. Kids Plus™ is proud to be part of growing up in Canada.

Founded in 1892, Industrial Alliance Insurance and Financial Services Inc. ("iA Financial Group") offers a comprehensive range of life and health insurance products, savings and retirement plans (RRSP, TFSA, etc.), mutual and segregated funds, securities, auto and home insurance, mortgages and car loans as well as a host of other financial products and services.

Responsible for the administration and management of over \$115.8 billion in assets, our publicly-listed company ranks among Canada's largest and most prominent insurance companies. Thanks to our conservative investment policy, wise capital management practices and solid risk management culture, iA Financial Group enjoys financial stability and flexibility, which allows us to grow and withstand any potential economic shocks.



**Kids Plus™**  
Accident Insurance

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iA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.  
™ Trademark of Industrial Alliance Insurance and Financial Services Inc.  
FORM 4862 (MAY/2016)

Your schoolboard has arranged distribution of this important notice.

## 2016/2017 Student Accident Insurance Plan

- \* Supplementary insurance coverage for accidents through out the entire year, both on and off school grounds
- \* Covers costs not normally covered under employer plans, such as private tutoring while your child is recovering from an accident
- \* One-time payment for the entire year

**Apply today to cover your kids  
for the 2016/17 school year:**



Online Application:  
[kidsplus.ca/apply](http://kidsplus.ca/apply)



Or by phone:  
1 (800) 556-7411



**Kids Plus™**  
Accident Insurance

Industrial Alliance Insurance and Financial Services Inc.