



QROOI Benefit Program

The Quarter Racing Owners of Ontario Inc. (QROOI) has developed a Group Benefit Program featuring affordable life insurance, health and dental benefits and the Ontario Quarter Horse Racing Industry Development Program will now also subsidize coverage for eligible owners.

Industrial Alliance underwrites the Group Benefit Program with ETFS providing out of country emergency medical coverage and MDM Insurance Services Inc. (based in Guelph) providing the monthly administration and billings. In order to encourage participation, we have negotiated an open enrolment with coverage effective **June 1, 2011** and with no medical evidence requirements provided you must submit your completed enrolment form and initial deposit cheque for the first month's required premiums by **May 31, 2011**. You can also request future premium payments be done through automatic bank withdrawal.

Our program provides enhanced coverage and lower costs versus Individual medical and dental programs available in the marketplace. Also, most Individual programs do not allow applications beyond age 60 and will also have reduced benefits and termination ages. Your coverage under the Group Benefit Program, subject to the terms and provisions as outlined in your Industrial Alliance booklet continues as long as you remain an active participant in Quarter Horse racing in Ontario.

This Life/Health/Dental Program is administered by the Quarter Racing Owners of Ontario Inc. (QROOI) on behalf of all Ontario Residents licensed for Quarter Horse Racing by the Ontario Racing Commission and who.

- 1) Hold a current or valid ORC Quarter Horse License
- 2) Are 19 years of age or older
- 3) Are resident in the Province of Ontario

Claims will be administered through the Quarter Racing Owners of Ontario Inc. (QROOI)

In order to ensure your coverage is set up for June 1, 2011 we request you to complete and return your enrolment form and deposit cheque for first month premiums and pre-authorized bank withdrawal form by **May 31, 2011** to the QROOI office or to a QROOI representative during live race days.

***Address: QROOI Head Office, 11 Harwood South Suite 202, Ajax, Ontario L1S 2B9
Phone: 905-426-7050 Fax: 905-426-7093 Email: qrooiheadoffice@gmail.com***

The Program pays Group Benefit premium subsidies for eligible recipients as follows:

Eligible licensed trainers, licensed jockeys and licensed breeders – 50% of premiums paid by QROOI

Eligible licensed grooms, licensed assistant trainers, licensed exercise riders and licensed pony riders – 66 2/3% of premiums paid by QROOI.

Eligible licencess holding multiple licenses will be subsidized at the highest rate (i.e. Trainers/Exercise Rider and Breeder/Asst Traininer are eligible for 66 2/3% subsidy and Owner/Trainer 50% subsidy)

A licensed Groom, licensed Exercise Rider or licensed Assist. Trainer must –

Hold a current valid Ontario Racing Commission Quarter Horse License in the relevant category.
Must provide proof of employment from with either an Eligible License Trainer or Eligible License Breeder.

Benefit Summary

The following is a brief summary of the benefits provided under Industrial Alliance and the rates, effective June 1, 2011. All plan members will receive a detailed coverage booklet and pay-direct drug card. **Angela Moreau, MDM Insurance Services Inc. will assist you with any billing inquiries at 1 800 838 1531.**

- **Life Insurance**
 Flat \$20,000
 Reduced by 50% at age 65
 Terminates age 70
- **Accidental death & dismemberment**
 Flat \$30,000
 Reduces by 50% at age 65
 Terminates age 70
- **Dependent Life**
 \$5,000 Spouse
 \$2,500 Each child
- **Medical**
 No annual deductible
 80% reimbursement for all medical expenses other than prescription drugs;
 70% reimbursement Prescription drugs including drug card with dispensing fees eligible up to \$8.00
 Ambulance
 Paramedical overall combined maximum \$350 per calendar year
 Hearing Aids
 Out of Country Coverage
 Must be covered by OHIP
 Ages to 64 – 120 day coverage, pre-existing clause excluded.
 Ages 65-69 – 60 day coverage, 3 month pre-existing clause included.
 Ages 70 plus – 30 day coverage, 3 month pre-existing clause included.
 Also, extra top up insurance is available from ETFS at 1 800 680 3837.
 Lifetime maximum
 Under age 65 \$5,000,000
 Age 65 and over..... \$50,000
- The plan does not cover semi-private hospital or vision care expenses, such as glasses or contact lenses.
- **Dental**
 No annual deductible
 70% coinsurance
 Basic preventative, including root canal and gum treatment
 Dentures excluded
 \$800 annual maximum for all dental services per family member
 Claims adjudicated according to current GP Fee Guide less one year
 Lifetime maximum
 Under age 65..... Unlimited
 Age 65 and over \$10,000
- Dental coverage is effective after you have completed at least 1 months of continuous plan membership and insured for all other benefits.
- The plan does not cover orthodontic dental work.
- The above is a summary only. Please refer to your member booklet for specific coverage details.

- **Monthly Premiums- Grooms, Assistant Trainers, Exercise Riders and Pony Riders- after Group Benefit Program subsidy**

	Total Single	Total Family
Under 50	\$57.71	\$136.47
Age 50 to 64	\$58.76	\$143.51
Age 65 to 70	\$104.83	\$234.74
Over 70	\$102.29	\$231.20

**Includes 8% tax

- **Monthly Premiums- Jockeys, Trainers, and Breeders- after Group Benefit Program subsidy**

	Single	Family
Under 50	\$81.00	\$191.53
Age 50 to 64	\$82.47	\$201.39
Age 65 to 70	\$147.12	\$332.42
Over 70	\$143.55	\$324.45

**Includes 8% tax.

- **Monthly Premiums- Owners ONLY- no Group Benefit Program subsidy**

	Single	Family
Under 50	\$150.82	\$356.64
Age 50 to 64	\$153.57	\$375.01
Age 65 to 70	\$273.94	\$613.42
Over 70	\$267.30	\$604.13

**Includes 8% tax.