



Affordable benefits for your volunteer firefighters

Introducing the CVIS Volunteer Firefighters Group Health, Dental & Memorial (HD&M) Benefit Program

Volunteer firefighters play a vital role in small communities across Canada. And it's a tough job. So it can be tough to find – and keep – good crew members. Providing full-time benefits can help, but traditional benefits plans are expensive.

That's why we've partnered with Equitable Life of Canada® to offer the CVIS Group HD&M Program.

Affordable health and dental coverage

Designed specifically for volunteer firefighters, this new plan provides your members with affordable health and dental coverage that fits your budget. Whether your members already have coverage or not, it can provide a valued benefit to help keep your fire department fully staffed.

For members who already have coverage through another plan, it can help cover the cost of deductibles or coinsurance. For those who don't already have a plan, it can provide much-needed first-line coverage – up to 50% of eligible expenses subject to plan maximums.

The plan also includes:

- A pay-direct drug card members can take to the pharmacy when they fill their prescriptions – claims are adjudicated in realtime;
- Coverage for out-of-province and out-of-country emergency medical expenses; and
- \$300 of annual coverage for paramedical practitioners, such as physio or massage therapy.

Memorial benefit

The plan includes a \$15,000 Memorial Benefit. In the unfortunate event of a loss of life, the member's beneficiary will receive \$12,500 to cover funeral costs or other expenses. And the fire department receives \$2,500 that can be used to fund the benefits plan, buy equipment in memory of the lost crew member, or as they see fit. No medicals are required to obtain this Memorial Benefit.

Easy to administer

The plan features one set premium per person which can be paid annually or monthly via an easy-to-use online plan administration portal.

Plan details

- The plan is mandatory for all members.
- No plan member census data is required to provide a quote.
- No medicals are required.
- Members are covered up to age 70.
- The plan is only available for customers who already have VFIS Accident & Sickness Coverage.
- Only active members on the fire department are eligible. Coverage terminates when members retire or leave the fire department.
- Members can choose Family Coverage to extend coverage to family members.
- Benefits for eligible dependent children terminate at age 21. Dependent children in full-time attendance at school are covered up to age 25.
- Underwritten by Equitable Life of Canada

For more details about the HD&M Program or to get a quote, give us a call at 1-800-461-8347 or send us an email at info@cviscanada.com.