## MEDICAL INSURANCE FOR ATHLETES / OFFERED via CUGA

#### Dear CUGA community,

In the hope to increase our support to CUGA members and athletes, we are writing to present the Canadian Athletes Insurance Program (CAIP). This program is a pan-canadian insurance program that covers sports-related injuries (accidents or overuse).

Details about the insurance can be found at : http://mkirsch.ca/brochures-summaries/

### EXPLANATION :

Briefly, there are three levels you can join : bronze, silver or gold. For example, the bronze program is 235\$ yearly, and covers 10x50\$ of either physiotherapy, massage therapy, chiro, ortho, etc (see details in brochure) following a sport-related « accident » (sprain, or other.). It also covers and extra 10x50\$ of certain therapists (such as chiro, physio and massage therapy) for « overuse » injuries. See details in the brochures at the website provided above.

Higher levels cost more, but cover higher number of sessions. Realistically, if you believe you will receive more than 3 treatments this year at roughly 75\$ a treatment, it is financially worth joining the bronze level.

Any CUGA member, no matter their competitive level, can join. Parents can also suscribe their children, as long as children are also CUGA members. This insurance can also be used to top off other insurance you may have if you have reached the maximum claim for the year in your own private insurance.

### <u>TO JOIN :</u>

**Joining can only be done via a Federation**. CUGA therefore offers to collect names of interested members, and to register them for this insurance. Payments to the insurance company will be made by CUGA and we will charge players retroactively.

# If you are interested in joining, please send your (or your child's) :

- name
- date of birth
- email address
- home club

#### to : marierenee\_blanchet@hotmail.com

# DEADLINE to send your information to join for 2017 is <u>JANUARY 10th 2018</u>.

#### PAYMENT MUST ALSO BE SENT TO : finance@cuga.org BEFORE JANUARY 10th

Coverage will begin January 15th 2017. CUGA will contact the membership for renewals or new memberships next year. Members who have joined will then receive all of the information concerning claims and other relevant information.

\*\*\* Please note that CUGA receives no financial or any other kind of compensation for this. Our only goal is to provide its members with this easy solution to support Canadian UWH athletes in their training towards various competitions. \*\*\*

In the hope this service is relevant and helpful, Your CUGA executive