

President's Letter

March 7, 2016



Jonathan Greenland
MD, FRCPC
President

New OMA Insurance Program for NLMA members

Dear Colleagues:

The NLMA is excited to announce the creation of the new OMA Insurance Atlantic Benefits Program for practicing and retired NLMA members. The program includes Health (such as prescription medication, chiropractor, physiotherapy, vision, etc.) and Group Critical Illness, as well as the option to add Dental coverage. Members can take advantage of a one-time, 90-day open enrolment window without medical evidence, if you apply by May 31, 2016.

During consultations with our members through the President's Tour and special general meetings, it was brought to our attention that many physicians, particularly those who opted out of the public service pension plan, do not have options to continue their health benefits after retirement beyond shopping the market individually and being subject to providing medical evidence.

Part of the NLMA's mandate is to provide benefits that can have a positive impact on our members' lives. Recognizing this gap in coverage, we approached our Atlantic medical association counterparts and together, we approached OMA Insurance about the need for a program for members who have lost or are at risk of losing their insurance coverage. OMA Insurance agreed to offer all practicing and retired NLMA members a new bundle of insurance solutions, which combines several benefits into one affordable package.

The Atlantic Benefits Program consists of Health (or Health Plus) and Group Critical Illness coverage, as well as optional Dental (or Dental Plus). It also provides additional funds should a member be diagnosed with one of the 25 specified conditions.

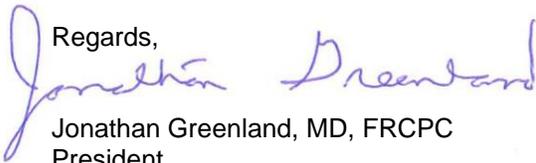
The new program will complement existing OMA Insurance products already being offered to NLMA members. Existing clients will have the option to upgrade to Health Plus and Dental Plus and purchase critical illness insurance without the requirement of medical evidence for the same 90-day window.

Entry into the Atlantic Benefits Program is available in four ways:

1. Introductory basis for all practicing and retired NLMA members within a one-time, 90-day open enrolment window (no medical evidence required, conditions apply). This one-time, 90-day window closes on **May 31, 2016**.
2. New NLMA members within 90 days of becoming a practicing NLMA member (no medical evidence required, conditions apply).
3. Members with existing coverage that is ending (e.g. due to retirement) who apply within 90 days of losing their previous coverage (no medical evidence required, conditions apply).
4. Practicing and retired members who do not apply within 90 days, but provide medical evidence (conditions apply).

OMA Insurance has sent an introductory letter to all practicing and retired NLMA members that provides further information about benefits, rates and application criteria. To speak to Newfoundland and Labrador OMA Insurance Advisor Kelly Budden, email at Kelly.budden@oma.org or call 1-855-753-7059 or (709) 753-7059.

Regards,


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President


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