

## Eligibility

This flexible benefit plan is specifically designed with each members financial protection and well-being in mind.

All benefits are voluntary for members. If you have elected to participate in the program, you will be required to pay the full, total monthly cost.

## **Enrollment**

From March 1st to April 1st each year, there will be an open enrollment for any current members, with a plan effective date of April 1st.

New members can join within 31 days of their membership date or at open enrollment.

## As a CMTA member, you have a choice to enroll in the CMTA Flexible Member Benefits

- Modular Flex Plan available that provides <u>choice</u> of coverage at the member level based on each individual members requirements
- Competitive premium costs when compared to other programs across Canada
- Basic Life and Basic Accidental Death & Dismemberment available to you
- Extended Health Care coverage available to you and your eligible family members
- Dental Care coverage available to you and your eligible family members
- Other Individual options that are available to you and your family members

## Questions?

We are excited to announce our partnership with Perlinger Group Benefits (PGB). PGB's main responsibility is the full administration of the program and are your dedicated representatives for any and all things related to the benefit plan.

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