

January 20, 2010

To the membership of the CFL Alumni Association

Dear Member:

The Claims procedure is outlined in one of the attachments. However, please read the following so that there is clarity with regard to the Specific Exclusions Clause. This is not an actual lifetime exclusion, but a 24 month restriction.

Although this is an outstanding insurance plan for your membership, the one important item the "Special Exclusions", for all members to understand is what is called a "pre-existing condition". This means that the DSAI will not cover any pre-existing condition until the policy has been in force for 24 months.

The wording is: DSAI does not cover pre-existing conditions until the policy has been in effect for 24 consecutive months. Pre-existing conditions are mental or physical conditions, which were diagnosed or are known to exist in the 24 months prior to the start of the policy. (Refer to the policy for full details)

Example 1: An individual has had a shoulder operation within 24 months; he or she would not be able to take advantage of the service for that particular shoulder problem until 24 months following the policy being in force.

Example 2: A person has very recently been advised by their family physician (prior to taking out the coverage) to see a specialist. That person would not be able to use the specialist part of the DSAI, until after a 24 month period.

On the other hand, the member signs up and in April (an example) and is advised they have a problem that they were not aware of, and need to see one of the specialty services named in the DSAI policy, this member is then able to use the plan.

The underwriting adjudication process is up to the insurance company.

Yours sincerely,

PACIFIC RIM ADMINISTRATION
SERVICES LTD.

Douglas D. Anderson,
President