

CAIP | Canadian Athlete Insurance Program

Athletic Therapist – Do your patients and athletes know about the **Canadian Athlete Insurance Program**?

What is CAIP?

Since 1982, the Canadian Athlete Insurance Program (CAIP) has become well recognized in providing the most comprehensive insurance protection for sport accident and 'overuse' injuries to Canada's athletes at all levels while 'In Canada' and 'Out of Canada'. **CAIP covers Athletic Therapy.**

Explanation of CAIP

Inside Canada coverage provides insurance protection for sport injuries and includes 'OVERUSE' coverage, which has been unique to CAIP since the beginning. OVERUSE covers the athletes for chronic-type injuries such as tendonitis and stress fractures that happen over a period of time as a result of repetitive activity. The OVERUSE insurance benefit in CAIP is the most popular and sought after insurance benefit amongst Canada's athletes. Outside Canada (optional) coverage is 24 hours a day insurance protection for emergency medical and hospital care as the result of an illness or injury. Of course, the CAIP insurance always covers the athletes while participating in their sport. The Travel Assistance Program provides international emergency assistance to CAIP members when travelling outside Canada.

Who is eligible for CAIP?

All athletes, coaches, managers and officials who are members of a sport governing body. A sport governing body can be a National Sport Organization, Provincial Sport Organization, Canadian Sport Center, sport teams, leagues or clubs.

How to enroll in CAIP

- All enrolments in CAIP have to be done through a sport governing body as noted above.
- Any one of the sport bodies mentioned above can contact CAIP directly to arrange CAIP insurance for members
- Enrolment in CAIP is very easy. All they need is:
 - Full name of the person to be enrolled.
 - Province of provincial medical insurance.
 - Level of insurance coverage desired – Bronze, Silver or Gold.
 - Effective date of coverage.
 - Out of Canada insurance has 3 options: per trip, individual annual plan (30 or 60 days) or group annual plan.
 - Provincial medical insurance must be in force for all persons enrolled in CAIP.

Highlights of CAIP

- CAIP is available to all Canadian athletes regardless of what sport they undertake.
- Insurance coverage is applied as soon as it has been purchased
- There are no application forms.
- There are no exclusions for pre-existing medical conditions.
- There is no minimum enrolment requirement per sport body.
- A Certified Athletic Therapist (member of CATA) can complete the physician statement of the claim form for treatment for Athletic Therapy.

- Over 25 years experience in providing important high-end insurance protection to Canadian athletes at all levels and in all sports.

Highlights of the “In Canada” insurance:

- There is a choice of plans that are available: Bronze, Silver and Gold
- Coverage for:
 - Athletic Therapy, Physiotherapy, Massage Therapy, Chiropractor
 - ‘Overuse’ conditions
 - Semi-private hospitalization
 - Prescription drugs
 - Ambulance charges
 - Paramedical services
 - Medical equipment such as braces, crutches, splints.
 - Orthotic inserts for footwear
 - Accidental dental
 - X-Rays and laboratory exams including coverage for MRIs, Cat Scans and Ultrasounds.

Highlights of the “Outside Canada” (optional) insurance:

- Coverage is 24 hours a day insurance protection for emergency medical and hospital care as the result of an illness or injury, and while the athlete is participating in their sport.
- Outside Canada coverage also includes Travel Assistance Program, which provides international assistance to CAIP members when travelling abroad.
- Coverage can be purchased on a per week/per trip, a group annual plan, or an individual annual plan (30 or 60 days).
- No deductible.
- 100% co-insurance.

What is the cost for the insurance?

- Bronze level - \$65 per person per 12 months.
- Silver level - \$200 per person per 12 months.
- Gold level - \$285 per person per 12 months.

“Out of Canada” premium rate:

- \$30/ week per person.
- \$180/ year for 30-day individual annual plan.
- \$300/ year for 60-day individual annual plan.

For more information, contact:

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