

## CAIP Information

**CAIP** is a sport specific insurance coverage program that offers reimbursement to athletes of all levels on sport specific treatments. If you have a primary insurance program already in place, such as BLUE CROSS, you would have to submit to them first and then submit to CAIP. In most cases, athletes use up all of their primary insurance quite quickly and this is why CAIP can be so beneficial.

### Changes in BC Medical Plan

As of 2002, the BC Medical Plan no longer provides coverage for chiropractic, massage therapy, physiotherapy, naturopathy and non-surgical podiatry service. Only those MSP beneficiaries with premium assistance status are eligible for a combined annual limit of 10 visits for physiotherapy, massage therapy, chiropractic, naturopathy and non-surgical podiatry. Due to the changes in BC Medical Plan it is now even more important for athletes to have comprehensive coverage.

### Canadian Athlete Insurance Program (CAIP)

CAIP was set up about 10 years ago to offer sport injury insurance to Canadian athletes. CAIP is not a full supplemental medical insurance plan – instead it is a sporting injury insurance plan. It covers both sport related injuries and over use injuries. This includes traveling to and from a competition or practice. Usually an accident has to have occurred in order to be covered; the main exception to this is an overuse injury (not due to a specific accident.) The plan also provides additional out-of-country coverage. The out-of-country coverage includes all injuries plus illness – and is not limited to injuries.

### Enrollment

Contact:

**Amy Dearden**  
**Athlete/Coach Services Coordinator**  
**Canadian Sport Center Pacific-Victoria**

**Tel: 250.220.2531**  
**Fax: 250.220.2503**  
**E-mail: [adearden@cscpacific.ca](mailto:adearden@cscpacific.ca)**

Amy will need: your name, sport, health card #, province of health card and contact info (phone #, address and e-mail ). Office hours are typically 9 am - 5:00pm Monday to Friday. Payment must be received by cheque before enrollment occurs. Make cheques payable to "CSC Pacific".

Coverage lasts for one full year from the date of enrollment.

## What is covered?

Maximum Payable	Bronze	Silver	Gold
Principal Sum	\$20,000	\$30,000	\$50,000
Permanent-Total-Disability Accident	\$20,000	\$30,000	\$50,000
Accident Reimbursement Exp	\$20,000	\$30,000	\$50,000
Paramedical Services	\$210	\$450	\$700
Medical Equipment	\$1,000	\$2,000	\$3,000
Durable Equipment	\$5,000	\$7,500	\$10,000
Physiotherapy (accident)	\$320	\$720	\$1,350
Accidental Dental	\$1,000	\$3,000	\$5,000
Fracture, etc	\$500	\$1,000	\$1,500
Emergency Taxi	\$50	\$75	\$100
Rehabilitation	\$5,000	\$7,500	\$10,000
Tutorial Fees	\$2,000	\$2,500	\$3,000
Eyeglasses or Contact Lenses	\$100	\$125	\$200
Dentures etc	\$300	\$500	\$750
Special Transportation	\$150	\$200	\$250
Hotel	\$50	\$75	\$100
X-rays and lab exams	N/A	\$500	\$800
<b>Overuse Reimbursement</b>			
Orthotic Inserts (overuse only)	\$125	\$250	\$375
Chiropractician (overuse only)	\$245	\$525	\$700
Physiotherapy (overuse)	\$450	\$900	\$1,350

There are no deductibles and no percentage is withheld. You are reimbursed for 100 % of the cost. There are per visit maximums however. Physiotherapy limits are \$45 per visit to a maximum of \$1,350. Chiropractor limits are \$35 per visit to a maximum of \$700.

## Cost

The cost of gold level coverage is \$285 for 12 months (Exception: ONT & QUE health care carded athletes. If the athletes have ONT or QUE health cards, there are taxes on the enrolment: \$285 + ONT Tax or QUE Tax). This is available to all athletes no matter what level of carding they have. Almost all athletes choose to be enrolled at gold coverage.

There is also silver for \$200 and bronze for \$65. The gold level offers you the most benefit and value including up to \$1200 in reimbursement for physiotherapy, massage,

and athletic therapy. Other treatments such as chiropractic, acupuncture, and naturopathy are also covered up to a specific amount as well.

### **Out of Canada Coverage**

The Out of Canada expense overall maximum is \$250,000. Coverage outside Canada is applicable 24 hours a day for insurance protection for emergency medical and hospital care as the result of illness or injury, provided the injured person has been enrolled for this coverage prior to his/her departure.

The following benefits are excluded from the Maximum Limit of Indemnity:

- Emergency Dental
- Treatment Benefit, Evacuation Benefit, Repatriation Benefit, Family Transportation and Accommodation Benefit

### **International Travel**

1. Will be done through Athlete Services at least 1 week in advance of travel and we need to know destination and dates.
2. The cost is \$30.00 per week to be paid prior to your departure. (Ex. Mon.- Mon., is considered 8 days and would therefore be two weeks of coverage at a cost \$60.00)
3. Make sure to always travel with the **International SOS Card** in your wallet or on your person: [http://www.armstrongmccready.ca/SOS\\_eng.pdf](http://www.armstrongmccready.ca/SOS_eng.pdf)  
  
Use the info on the SOS card to notify the International SOS within 24 hours of any emergency medical treatment or hospitalization.
4. Any claims can be submitted upon your return, and follows the same process as with regular In Country claims.
5. For more costly medical coverage, such as hospitalization or ambulance rides, as soon as possible notify the appropriate number on the SOS card. They will be able to assist you if you need to find a suitable facility, etc. and depending on the circumstances, may pay for the expenses up front.

Additional information about CAIP and SportHealth is available on the website ([www.cscpacific.ca](http://www.cscpacific.ca)) or by contacting Athlete Services in your region.

## In-Canada Coverage Program Instructions

Please ensure that you follow the process exactly to claim through CAIP.

### 1. Obtain claim form(s).

There are two forms (one for Medical, one for Dental) that can be obtained by:

- Downloading form from CAIP/Armstrong McCready web site:  
[Proof of Loss - Accidental Medical - Sports Insurance](#)  
[Proof of Loss - Accidental Dental - Sports Insurance](#)
- Picking up at Canadian Sport Centre Pacific – Victoria Campus
- E-mail (from [adearden@cscpacific.ca](mailto:adearden@cscpacific.ca))

2. **See Physician for referral** and completion of the claim form for all accident/over use injuries.

You will need Proof of Loss form when submitting claim receipts. It has **3 parts**:

- Insured Statement Section (to be completed by athlete)
- Certificate of Team Manager, Coach or Administrator
- Physician Statement (completed by doctor).

There are a couple of key parts in the proof of loss form:

- Ensure that throughout the form the Policy Number = 9207251
- In the Insured Statement Section:
  - #8, 9, 10 just write "N/A" if the claim is for overuse
  - No need to write anything down for #11 if overuse
  - For #12 - 13 simply write "overuse" with a general description of body part and symptoms
  - For claims related to specific accident, you will need to fill out a separate Proof of Loss form for each claim - ie. one form for overuse, one form for the specific accident
  - #18 check "no" unless you have another insurer like Blue Cross (question does not refer to BC Healthcare) Contact Drew if you have extended medical.
- Club Section:
  - Either myself or your coach can fill this out
- Attending Physician Statement Section (Most important are #9 and #10, must check "yes" for both):
  - The physician must check "yes" for both and write specifically what types of treatment (chiro, massage, physio, etc.).

- If the specific treatments are not listed here then the athlete can not submit a claim for it. Get the doc to put every possible treatment option in this section.
- also make sure to get the address and phone number along with full name and signature at the bottom of this section.

The Doctor MUST refer you to all specialists (question #9) and complete ALL referrals that the athlete is going to need. You will receive zero reimbursement for treatments not stated on the claim form. The Doctor MUST date when they examined you as PRIOR to your first treatment (question #4).

**3. Follow up with appropriate treatment** (Physio, Massage, Chiro...etc). **Athlete pays upfront** for the services and **retains original receipts**.

#### **4. Submit Claim**

Athlete must submit Proof of Loss form with the **original** receipts for treatment to the Insurance Company.

**Attn: Mike Johnson**  
**AXA Insurance**  
**2020 University Street, Bureau 700**  
**Montreal, Quebec H3A 2A5**

Keep photocopies of all forms and receipts for filing in personal records.

(The option exists to send all Proof of Loss forms and receipts to Drew for copying, filing and record keeping. This is a slower process as it requires more wait time for mailing, but if you are unlikely to keep organized records of your CAIP files, then this administrative service is available.)

If you have had an accident, the Proof of Loss form **must be sent in within 30 days** from the accident. You will receive a cheque in about 4-6 weeks.

If you have any questions please contact Amy at 250-220-2531 or via e-mail at [adearden@cscpacific.ca](mailto:adearden@cscpacific.ca)

## FAQ'S RE: Canadian Athlete Insurance Program (CAIP)

### **Q: How do I enroll in CAIP?**

**A:** Contact Amy Dearden, the CAIP Administrator at Canadian Sport Centre Pacific in Victoria: [adearden@cscpacific.ca](mailto:adearden@cscpacific.ca) or (250) 220-2531.

She will need: your name, sport, health card #, province your health card is from, and contact info (phone # and e-mail address). Payment must be received by cheque before enrollment occurs. Make cheques payable to CSC Pacific in the amount of \$285 for gold coverage.

Our address is: 4371 Interurban Road, Victoria, BC V9E 2C5.

Your coverage lasts for one full year from the date you were enrolled.

### **Q: How does Out of Country Coverage work?**

**A:** You must be enrolled in CAIP to be eligible for out of country insurance. If you are leaving for a race/event that is outside of Canada, you may want to consider this coverage. It costs \$30 per week. You must contact Drew at least one week prior to your departure and let him know the dates that you would like to be covered to and from. Payment must be received before you are enrolled.

Out of Country covers up to \$250,000 and is not limited to sporting injuries. It is applicable 24 hours a day and covers: emergency medical and hospital care as the result of illness or injury, repatriation, and emergency air transportation. It also includes International S.O.S. Assistance, which is card that gives you the numbers to call in case of emergency. You must retain all your original receipts should you incur an injury overseas and follow the same procedure for submitting claims.

### **Q: Can I claim my \$285 enrollment fee/premium for taxes?**

**A:** Yes, it can be claimed just like all medical expenses (with the exception of MSP premiums). Even travel insurance like Blue Cross can be claimed. There is a limit, however - you can only claim amounts above 3% of your net income.

### **Q: Is naturopathy, acupuncture covered by CAIP?**

**A:** Yes, but for accidents NOT overuse injuries only up to \$30 per treatment, and as long as there is a doctor referral.

### **Q: Can you back-date an athlete's enrollment?**

**A:** No! The insurance company will not back date prior claims. It is up to each athlete to ensure that they are enrolled before they start submitting claims.

**Q: What are some examples of what is covered in Canada?**

**A:** Generally, you have to have a specific accident, and injuries/treatment related to that accident, in order to get reimbursed. The exception to this is a specific overuse injury for which you also need a doctor's referral. Generally, there is one maximum limit whether the expenses were due to an accident or to overuse; the exception is Physiotherapy, which INCLUDES massage therapy, for which there are two distinct limits (one for accident Physio/massage, and one for overuse Physio,massage). If you have a bike crash, all your medical expenses related to that crash are covered (physio, massage, chiro, etc.).

If you have a car accident on your way to a race or a training session, your medical expenses are covered. If you have a car accident on the way to Starbucks, your medical expenses are not covered.

If you sprain your ankle and need prescription anti-inflammatory medication, the cost of the medication is covered. If you have pneumonia and need antibiotics, the cost of the drugs is not covered.

If you have a strained muscle from overuse, your massage fees are covered (with a doctor's referral). If you are not injured but get a massage, your massage fees are not covered.

If you break your prescription glasses in a bike crash, replacing them is covered. If you decide you need new glasses, but have not had a sporting accident, getting new ones is **not** covered.

**Q: What if I have other non-injury medical expenses?**

**A:** If you get sick, or need new glasses, or go for a regular checkup at the dentist, or get braces – it is **not** covered. You should get full medical insurance from another provider if this is what you need.