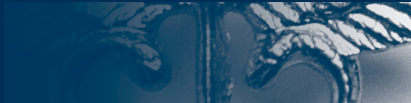


*Your* FRATERNAL  
BENEFITS



# Participation Eligibility

**Your Fraternal Benefits** brochure has been prepared for information purposes only for members of ACTRA and the Writers Guild of Canada, who are also Members in good standing of AFBS. In the event that eligibility is challenged, the decision of AFBS will be final.

For the purposes of Fraternal Benefits program eligibility as outlined in this brochure, Members in good standing means that the Member must be eligible to participate in the AFBS insurance program for members of ACTRA or the Writers Guild of Canada, and specifically excludes staff of the founding Guilds and members of UBCP (Union of BC Performers) who have chosen an alternative benefits program.

## Disclaimer

AFBS is proud to provide Fraternal Benefits to the membership. It is important to recognize, however, that continuation of these benefits is based upon the Society's ongoing ability to cover the financial cost associated with each benefit. The Fraternal portfolio is reviewed, modified as appropriate, and approved annually by the AFBS Board of Governors.

## Inquiries

Unless otherwise noted, please direct all inquiries regarding Your Fraternal Benefits to the Member Services department at AFBS.

Highlights of each program are included with the Table of Contents.

**THIS BROCHURE OUTLINES YOUR FRATERNAL BENEFITS AS AT MARCH 1, 2007.**

# Your Introduction

Actra Fraternal Benefit Society (AFBS) is a federally incorporated financial institution wholly owned by Canadian performers and writers. AFBS was formed in 1975 to provide insurance and retirement services at a time when benefits available through insurance companies could not meet the distinctive needs of performers and writers.

Operating on a not-for-profit basis, AFBS is regulated by the federal Office of the Superintendent of Financial Institutions (OSFI). The mandate of OSFI is to ensure that Member financial security is maintained. Based on the solvency measures applied by OSFI, AFBS is rated as one of the strongest financial institutions of its kind in Canada.

In addition to providing insurance and retirement services, AFBS also offers Fraternal Benefits that provide extra care and support for qualifying Members in times of medical and financial need. All costs associated with these benefits are paid by AFBS.

The first Fraternal Benefits were introduced in 1984. The word 'fraternal' refers to performers and writers who have banded together to provide insurance, health care benefits and retirement services that best protect the needs of the membership. AFBS has made progressive strides to preserve the Member programs now and into the future; to balance coverage to best protect all Members; and to contain costs at sustainable levels.

The Fraternal portfolio available to Members recognizes Members' needs and the commitment of AFBS to support Members in times of medical and financial need. AFBS currently distributes in excess of \$1 million each year in Fraternal Benefits to Members and their dependants.

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For senior Members who qualify on March 1, 2008 or a later insurance program renewal date, AFBS will assist with the premium cost through a special Seniors' Fraternal Premium Subsidy thereby ensuring that qualifying Members continue to have access to the AFBS insurance programs.

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# Insurance Coverage for First-Time Members

Insurance benefits, under the AFBS Insurance Program for Members, are determined by the insurance contributions received from engagers on their behalf as a member of either ACTRA or the Writers Guild of Canada.

The AFBS insurance Benefit Year commences each March 1st and covers the 12-month period from March 1st until the end of the next February.

## Benefit Eligibility

First-time Members will not have accumulated any insurance contributions as a Member. On becoming a Member, AFBS will pay the premium for Base level coverage for first-time Members under age 65 on the following basis:

1. If you become a first-time Member between March 1st and September 30th, coverage is provided from your date of membership until the end of the Benefit Year;
2. If you become a first-time Member between October 1st and December 31st, you will be provided with coverage to the end of the Benefit Year and, if after the March 1st renewal you have lost coverage, your coverage at the Base level will continue to be paid by AFBS for the next Benefit Year;
3. If you become a first-time Member in January or February, you will have coverage provided until the end of the current Benefit Year as well as the following Benefit Year.

## Benefit

Information about the Insurance Program and the Base level benefits are outlined in the insurance benefits brochure. Copies of the brochure are available at [www.actrafrat.com](http://www.actrafrat.com) or by contacting AFBS.

## First-Time Member Insurance Benefit Option

A first-time Member may purchase Bronze level benefits, which include Extended Health Care and Dental benefits for him/herself and dependant family members. This is a time-limited option; AFBS must receive the application for benefits within 45 days of AFBS membership eligibility. The first-time Member Insurance Benefit Option was introduced in 2006 and an information package is sent to every new Member when they join AFBS.

# Member Assistance Program (MAP)

## Benefit Eligibility

All Members who are insured for Extended Health Care coverage have access to the AFBS Member Assistance Program (MAP). Access is also extended to the spouse/partner and dependant children of covered Members. The MAP program is offered through Shepell-fgi, one of Canada's largest and most respected behavioural health service providers, and is provided at no cost to Members and their families.

For the purposes of this section, your dependants are:

- Your spouse/partner, legal or common law;
- Your unmarried natural child, stepchild or legally adopted child;
- Your grandchild, when living with you and for whom you are providing the majority of financial support.

A common law spouse/partner is a person who is publicly represented as being your spouse/partner, and living with you continuously for the past 2 years (except where otherwise required by provincial legislation).

Children must be:

- Under 18 years of age and living at home; or
- Between 18 and 26 and attending a recognized college or university on a full-time basis; or
- Over 18 and incapable of earning a living because of a handicap or disability.

## Benefits

### Professional Counselling

Professional Counselling is a short-term\*, voluntary and confidential service that connects Members and their eligible family members to a network of dedicated professionals who are available to provide assistance 24 hours a day, 7 days a week, 365 days a year.

The Professional Counselling network is made up of experienced Counsellors, Psychologists, Social Workers and Specialists who are ready to assist with issues such as:

- ♦ Personal & work-related stress
- ♦ Couple & marital relationships
- ♦ Childcare & parenting issues
- ♦ Eldercare concerns
- ♦ Depression & anxiety
- ♦ Alcohol & drug misuse
- ♦ Family matters
- ♦ Bereavement
- ♦ Career issues
- ♦ Crisis counselling & trauma
- ♦ Other concerns & issues

\*If long-term or specialized care is required, the Shepell-fgi Counsellor will assist with a referral to an affordable community resource. At this juncture, you will be responsible for any fees or costs that the AFBS Extended Health Care or your provincial health care insurance does not cover.

# Member Assistance Program (MAP)

## WorkLife Solutions

WorkLife Solutions offer a suite of confidential advisory services that assist Members and their families in balancing work/life issues. Professional WorkLife Specialists provide telephone assessments, consultations, resources and advice 24 hours a day, 7 days a week. Packaged information, educational material, website listings and books may also be available to the Member after the initial assessment.

### Healthy Lifestyles

- ♦ Nutritional counselling
- ♦ Smoking cessation
- ♦ Health screening tools
- ♦ Naturopathic advisory Services

### Lifecycle Services

- ♦ Expectant & new parent
- ♦ Childcare
- ♦ Practical parenting
- ♦ School age decisions
- ♦ Special needs
- ♦ Youthline
- ♦ Homecare
- ♦ Eldercare

### Personal Services

- ♦ Career counselling
- ♦ Financial counselling
- ♦ Legal advisory

## WorkLife Plus Online

The WorkLife Plus Online service offers Members fast, easy online access to the most comprehensive range of work/life information, resources and related websites. WorkLife Plus Online topics include Emotional Well-Being, Workplace Stress, Family & Relationships, Parenting & Childcare, Career, Travel Tips, Managing Everyday Life, Older Adults, Physical Well-Being, Financial Information, Legal Information, Life Events, Personal Health Management and much, much more.

WorkLife Plus Online is available to all Members who have registered on the AFBS website at [www.actrafrat.com](http://www.actrafrat.com).

# Member Assistance Program (MAP)

## To Apply

### Accessing Your Member Assistance Program (MAP)

To access the services available through your MAP, call:

**Across North America: 1-800-268-5211**

**For International access, call collect: 1-905-278-1491**

Please remember to identify yourself as having access to MAP through AFBS when placing a call. In addition, you must provide the Member's name and date of birth at the time of your call.

**PLEASE NOTE:**

**This is not a 911 emergency line.**

**If you have a serious emergency, dial 911.**

## Confidentiality

Whether meeting face-to-face with a Counsellor in your community or using one of the MAP telephone services, Shepell-fgi will not share information with anyone outside Shepell-fgi without your informed, voluntary and written consent (except as noted below). Importantly, no one at your Guild or at AFBS will be informed should you contact the MAP.

Shepell-fgi professionals are legally required to report any suspicion of child abuse; a person whose emotional condition is a threat to him/herself or others; and to disclose information required by law (e.g. a court order).

# Special Needs Benefit

## Benefit Eligibility

To receive this benefit, a Member must have maintained continuous AFBS membership in good standing for at least 5 years, and insurance at the Bronze level\* or higher for three of the past 5 years.

Payment of this benefit is considered when the Member is faced with serious and immediate financial difficulties due to illness, injury or extreme circumstances.

\*Prior to March 2007, the insurance requirements were Classification 2 or higher.

## Benefit

A maximum lifetime benefit of up to \$2,500.

Benefits are not paid for financial difficulties due to lack of work or personal problems not related to work, payment of alimony, child support or AFBS insurance premium.

## To Apply

To apply for this benefit, please contact the Member Services department.

# Scholarships for Members and Dependants

AFBS has awarded scholarships to both Members and dependants since 1986. The scholarships are considered one of the most important Fraternal Benefits offered by the Society.

## Philosophy

All scholarships for Members and dependants are awarded on the basis of a competitive program that considers professional standing, financial need and, in the case of dependants, scholastic merit. Applicants for scholarships must understand that many Members apply for a limited amount of funding, therefore, not all applicants will be awarded scholarships. The Scholarship Selection Committee exercises longstanding experience and prudence when choosing candidates.

The Scholarship Selection Committee is composed of a small group of Board appointed senior representatives, former Board Members, and the President of AFBS. All information provided by applicants is held in strict confidence by the Committee and essential AFBS staff only. Recognizing that many courses and programs commence in the winter rather than the traditional September academic year, the AFBS Scholarship Selection Committee meets in both the spring and fall.

## *The Paul Siren Member Scholarships*

AFBS awards these scholarships to Members to enable dedicated professionals to continue to enhance their education and professional standards in the arts and culture.

Members will be required to provide information about the proposed course of study or program so the Scholarship Selection Committee may determine whether the minimum requirements are satisfied.

## Benefit Eligibility

Only qualifying AFBS Members may apply. Qualifying AFBS Members must have maintained continuous membership in good standing during the past five years, and attained an earnings level of at least \$5,000 per year\* through work under either the ACTRA or the Writers Guild of Canada jurisdiction during at least 5 of the last 7 years.

\*At its discretion, the Scholarship Selection Committee may waive the income requirements for Members who are 21 years of age or younger at the time of application.

# Scholarships for Members and Dependants

In addition, the following qualification criteria apply:

1. The Member must have satisfied an achievement level which is satisfactory to the Scholarship Selection Committee; and
2. The Member must have satisfied a financial needs test.

## Scholarship Grants

The amount of the scholarship award to any Member for tuition fees shall be dependent upon the duration of the course or training, where the course or training takes place, and the proven financial need of the Member. The amount of each grant shall be at the absolute discretion of the Scholarship Selection Committee and the Committee's decision will be final.

## To Apply

Applications are available from AFBS, and each completed application must be personally signed by the Member applicant.

For more details and complete information regarding **The Paul Siren Member Scholarships** program, please contact the Member Services department.

## *The Victor Knight, John Ross, Leslie Yeo and Bhoop Singh Scholarships for Dependant Children*

All dependant scholarship applicants must currently be attending or planning to enroll in a full-time course leading to either:

- A diploma at a recognized community college or professional arts training institute; or
- A university degree; or
- A professional degree or certification.

## Benefit Eligibility

Only dependant children of qualifying AFBS Members may apply. Qualifying AFBS Members must have maintained continuous membership in good standing during the past five years, and attained an earnings level of at least \$5,000 per year\* through work under either the ACTRA or the Writers Guild of Canada jurisdiction during at least 5 of the last 7 years.

In the case of a Member who has died, their dependant child(ren) may apply for a scholarship up to two years after the death of the Member.

\*At its discretion, the Scholarship Selection Committee may waive the income requirements for Members who are 21 years of age or younger at the time of application.

# Scholarships for Members and Dependants

“Child” is defined as any natural child or stepchild or legally adopted child of the Member, for whom the Member has contributed the major amount of support and who is under the age of 18 and living in the Member’s home, or between the ages of 18 and 25 and attending a recognized college or university on a full-time basis.

The dependant child(ren) must meet the following criteria:

1. Be no more than 25 years of age at the commencement of the course of study;
2. Satisfy an achievement merit test;  
(In evaluating the applications, information such as high school, college or university academic records, extra-curricular activities, high school or college recommendations and **the applicant’s own statement** will be considered by the Scholarship Selection Committee.)
3. Satisfy a financial needs test;  
(Provide earnings from all sources, including **both** parents, for the current year and the past 5 years, and any other grants and/or bursaries received.)
4. Have completed high school within the previous 2 years and are proceeding within 9 months of the application to community college, a professional arts training program or university; or
5. Have attended community college or a professional arts training program and are proceeding to university; or
6. Have completed their Bachelor’s degree and are proceeding towards a professional degree or certification.

## Scholarship Grants

The amount of a scholarship award towards tuition for any dependant child(ren) shall not exceed the annual tuition fees of the Community College or University that the child(ren) will be attending, and shall not exceed \$3,000 per academic year. The amount of each grant shall be at the absolute discretion of the Scholarship Selection Committee and the Committee’s decision will be final.

## To Apply

Applications are available from AFBS and each completed application must be personally signed by the applicant.

For more details and complete information regarding the scholarships for dependant children program, please contact the Member Services department.

# Return of Premium - Prolonged Illness

## Benefit

When a Member has been totally disabled by a prolonged illness or series of consecutive illnesses for a minimum of 15 weeks, the Member's portion of the Benefit Year premium will be refunded to the Member's Insurance Account, retroactive to the previous March 1st. The Member's premium costs are refunded once only for any continuous prolonged illness or series of consecutive illnesses.

## To Apply

If a Member is insured at the Silver or Gold level, and is in receipt of Weekly Income Benefits, AFBS will automatically credit the Member's account in the event of a prolonged illness.

If, however, a Member is ineligible for Weekly Income Benefits, they must advise AFBS of any period(s) of prolonged illness and provide adequate proof of total disability. To apply for this benefit, the Member must advise the AFBS Benefits department in writing. Forms will be sent by AFBS for completion by the Member and their Medical Doctor to confirm the period of total disability.

# Extended Disability Benefit

## Benefit Eligibility

To receive this benefit, a Member must have maintained continuous AFBS membership in good standing for at least 5 years prior to the commencement of their AFBS Weekly Income Benefits. Members must also meet the definition of total disability as defined within the insurance contract, and been insured at either the Silver or Gold level at the time of disability.

## Limitations

1. No benefit payment will commence or continue after age 65.
2. Benefit payments are coordinated with any benefits received from the Canada or Québec Pension Plan, WSIB/Workers' Compensation or any other disability coverage.
3. Members on withdrawal from or under suspension by their Guild for two (2) or more years are not eligible for this benefit.
4. Benefits cease effective from the date on which the Member is in receipt of income from employment or any other source.
5. Benefits will cease if the Member is not under the continuous care of a Medical Doctor or if medical information sufficient to confirm total disability is not provided when requested.

## Period of Payment

If a Member is totally disabled at the end of the Weekly Income Benefit period, the maximum combined benefit payment period under the AFBS Insurance Program and this Extended Disability Benefit is 4 years.

## Amount of Benefit Payment

This Fraternal Benefit payment will be calculated at 75% of the benefit amount that was in place at the conclusion of the Weekly Income Benefit period to a maximum of \$750.00/week.

## To Apply

Eligible Members in receipt of Weekly Income Disability Benefits will be contacted by AFBS toward the end of their disability benefit payment period. For additional details about this benefit please contact the Member Services department.

# Funeral Expense Benefit

## Benefit Eligibility

The Funeral Expense Benefit is provided for Members who had maintained continuous membership in good standing with AFBS for at least 15 years prior to death.

## Benefit

Following the death of a Member, the Estate may be eligible to receive payment towards the funeral expenses provided proof of payment is supplied. Requests for donations to other organizations are not considered.

A maximum benefit of up to \$3,000 will be paid to the Estate.

## To Apply

To apply for this benefit, the executor(s) or a surviving family member should contact the Member Services department.

# Minimum Extended Health Care & Seniors' Basic Dental Care

## Benefit Eligibility

Senior Members who have qualified for Minimum Extended Health Care and possibly Seniors' Basic Dental Care as of March 1, 2007 will continue to receive the benefits outlined in this section. Members reaching age 65 after March 1, 2007 may be eligible to participate in the Seniors' Fraternal Benefit program which follows.

## Benefit

Regardless of insurance coverage, eligible senior Members will be provided with Gold level Extended Health Care Benefits and AFBS will pay the prevailing premium for this benefit. Further, AFBS will pay the premium and provide Seniors' Basic Dental Care to eligible Members whose level of insurance coverage does not normally provide dental benefits.

## Benefit Termination

Benefits are dependent on retaining membership in good standing with your Guild. Members on withdrawal from or under suspension by their Guild for two (2) or more years are no longer eligible for these benefits.

**PLEASE SEE YOUR INSURANCE BROCHURE FOR DETAILED INFORMATION ABOUT THE INSURANCE BENEFITS.**

DISCLAIMER APPLIES

# Seniors' Fraternal Benefit

This benefit commences March 1, 2008.

Eligibility for the Seniors' Fraternal Benefit is determined at the March 1st Insurance Program renewal in which the Member's age is calculated as 65 for benefit purposes.

## Benefit Eligibility

To receive this benefit, a Member must have maintained continuous AFBS membership in good standing for at least 15 years prior to reaching eligibility age; and

Continuous insurance coverage for 10 of the past 15 years in:

- Classification 2 or higher, in those qualifying years preceding March 2007; and
- Bronze level coverage or higher in the subsequent qualifying years.

## Benefit

For Members who qualify for this benefit, AFBS will assist with the premium cost through a special Seniors' Fraternal Premium Subsidy. While the subsidy amount is not guaranteed, AFBS anticipates that it will be comparable to the Bronze level premium thereby ensuring that qualifying Members continue to have access to the AFBS Insurance Programs.

## Benefit Termination

Benefits are dependent on retaining membership in good standing with your Guild. Members on withdrawal from or under suspension by their Guild for two (2) or more years are no longer eligible for these benefits.

**PLEASE SEE YOUR INSURANCE BROCHURE FOR DETAILED INFORMATION ABOUT THE INSURANCE BENEFITS.**

DISCLAIMER APPLIES

# Home Assistance Benefit

Longstanding Members may be eligible for financial assistance towards the cost of remaining in their own home during retirement. Home includes a house or apartment but excludes long-term care facilities or nursing homes.

## Benefit Eligibility

To qualify for this benefit, Members must:

1. Be age 65 or over;
2. Have maintained continuous membership in AFBS for 25 years;
3. Be residing in Canada, and
4. Satisfy a financial needs test. This benefit is available to Members who currently qualify for GAINS or other provincial retirement subsidies. In provinces where GAINS is not available, Members must be in receipt of both OAS and GIS benefits. For couples, both incomes are taken into consideration when determining eligibility.

## Benefit

The maximum benefit payment is \$500.00 per month. All eligible payments will be made to the Member. Personal income tax returns must be submitted annually to AFBS and all sources of income will be taken into consideration when establishing any available benefit under this plan. Continuing eligibility will be reviewed annually and the benefit amount updated based upon the financial information provided.

## To Apply

To apply for this benefit, please contact the Member Services department.

# Medic Alert Bracelet Benefit

## Benefit Eligibility

This benefit is available to all Members and their eligible dependants.

## Benefit

AFBS will pay the cost of a stainless steel Medic Alert bracelet for a Member or a Member's eligible dependant(s) who has allergies, diabetes, heart problems, hypertension or other illnesses or conditions that medical personnel should be aware of in cases of emergency.

## To Apply

To apply for this benefit, please contact the Member Services department.

# Addiction Treatment Benefit

## Benefit Eligibility

To receive this benefit, a Member must have maintained continuous AFBS membership in good standing for the past 5 years.

## Benefit

Financial assistance may be provided to a Member who enters an addiction treatment program at a hospital or institution in Canada or elsewhere which is recognized by their provincial health care program as a rehabilitation centre for the treatment of drug or alcohol addiction.

Payment is available once-in-a-lifetime for up to \$3,000 for in-patient charges.

An additional amount of up to a maximum of \$500 per person is available for after-treatment follow-up when an invoice is submitted within six weeks of the conclusion of the treatment. Payment is not made to any provincial health care plan.

## To Apply

To apply for this benefit, please contact the Member Services department.

# Definitions and Limitations

1. **"AFBS"** means Actra Fraternal Benefit Society.
2. **"CONTINUOUS MEMBERSHIP"** means continuous and uninterrupted years of membership without you having resigned and rejoined your Guild during the required eligibility period. In the event that you resigned from your Guild before a benefit was introduced by AFBS, such resignation will not be considered for the purposes of determining your eligibility.
3. **"GOOD STANDING"** means that you are not under suspension by your Guild for non-payment of dues or on inactive or withdrawal status.
4. **"BASE, BRONZE, SILVER, GOLD"** refers to the levels of insurance benefits available to the membership as of March 1, 2007. Classification levels 2 or higher refers to the benefit levels in place prior to March 1, 2007. Your current benefit level appears on your Statement of Insurance Benefits which is mailed to all insured Members each March.
5. Fraternal Benefits provided by AFBS are non-contractual in nature (except in the case of the Scholarship Program). AFBS reserves the right to amend, change, discontinue or limit these benefits for Members from time to time.
6. All decisions as to eligibility and distribution of funds will be determined by the AFBS Board of Governors and shall be final.
7. Only the interpretation of eligibility and entitlement for Fraternal Benefits as expressed by AFBS is binding on AFBS.
8. Employees of the Guilds have no authority to alter or interpret the rules applicable to eligibility for any benefit.

All applications for benefits, or requests for information about any Fraternal Benefit, should be directed to the Member Services department at AFBS unless otherwise indicated.

| Owned By | Governed By | To Benefit |

*Members*

*Your* MEMBERSHIP  
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