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September 30, 2013

**To: WRLA plan members and employees participating in the Petsecure voluntary program**

We wish to advise you that the pet insurance program offered to WRLA members and their employees under the STRATA Select Voluntary Benefits program will be changing from Petsecure to *Petplan*. As a plan member, you have the option of staying with Petsecure, or you could apply for the *Petplan* program. To stay with Petsecure, there is no action that you need to do. Your coverage will simply continue. To apply for *Petplan*, please see the information below.

Why the change?

Although there are no concerns with Petsecure, the new program through *Petplan* provides improvements on a go forward basis. Some of the highlights of these improvements are:

1. Premiums are on average 35% lower than with Petsecure (compared against similar coverage levels) (Note: this depends on breed and age)
2. Plan members can choose from Annual Limits of \$8,000, \$12,000 or \$20,000 instead of the “per condition” maximums under Petsecure that can sometimes pose a problem if a health condition develops
3. There are no added Individual Policy Penalties for submitting pet insurance claims with *Petplan*
4. *Petplan* is the only company in the Pet Insurance Industry that offers coverage for Hereditary and Congenital conditions

Petsecure has also advised us that they may not continue with your current 5% discount. However, with *Petplan*, plan members will receive a 10% discount off their regular monthly premiums - And for policies purchased online an additional 5% discount will apply – for a total of a 15% discount.

Simply go to <http://www.petplanbenefits.ca> and under group name type in “Western Retail Lumber Association” to check your premiums and your pet’s eligibility. If you wish to enrol in the *Petplan* program, then here are the steps you should follow:

1. Check the *Petplan* plan that you want to have your pet insured under.
2. Complete the questions to make sure that your pet is eligible
3. Review your Petsecure policy or call Petsecure and ask the options you have for cancelling your coverage and notice that you have to provide.
4. Enrol in *Petplan* and make the effective date correspond with the date you can cancel your policy with Petsecure . (ie to ensure that you do not have any gaps in coverage).
5. Give notice and cancel your Petsecure policy.

For more information on *Petplan*, please call their Customer Service line at 1-800-809-9200 (Monday to Friday 7:00 AM to 9:30 PM, Saturday, 7:30AM to 7:30 PM, and Sunday 9:00 AM to 5:00 PM, CST).

Yours truly,

Dennis Petaski

Director Member Benefits and Services

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[www.stratagroup.ca](http://www.stratagroup.ca)

Copy: William Skubovius, Vice-President – Canadian Market. Petplan Canada Pet Insurance