



Dear NP colleague,

First of all, Happy Holiday Season and best wishes for a healthy and joyful 2020 year!

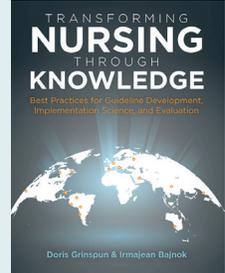
This is an important letter for you to gift yourself with the strongest PLP that exists in Canada.

Gift yourself this December! Join RNAO to optimize your hard earned money and be protected in the strongest possible way! If your membership application is received before Dec. 31, 2019, you will receive Sigma's best seller: *Transforming Nursing Through Knowledge*, for free.

Regards and very best wishes for the holiday season!

Doris Grinspun, RN, MSN, PhD, LLD(hon), Dr(hc), FAAN, O.ONT.
Chief Executive Officer

P.S. RNAO's PLP is the best protection that exists for RNs and NPs. It is an insurance policy which has a duty to defend. Would you put your house in a discretionary program or an insurance policy?



Join and receive this book for free

How to join:

Visit

MyRNAO.ca/join

or call us at

1-800-268-7199

To help you make a decision, there are three critical points you need to know:

1. RNAO's PLP provides coverage regardless of when a covered claim is made. Isn't that one of the most important aspects of coverage? "Claims made" and "Occurrence based", insurance jargon used by some to undermine RNAO's PLP, has confused many colleagues. If you would like more info, please see the information included on the back of my letter.
2. For \$256.36 RNAO membership is the way to go. ONA members pay only \$175. Colleagues working 15 hours or less per week on average pay only \$87.83. Fees include PLP and all taxes.
3. 43,500 voices, the biggest voice for NPs in Ontario, speaking out for you! Delivering educational programs, advocacy second to none and a soon to be released report on the future of NPs.

Claims made or Occurrence based?

The PLP offered by RNAO is a professional liability insurance product, wherein the insurer has the duty to defend. The professional liability insurance policy in place for RNAO members is claims made PLP. With this said, the eligibility criteria for coverage is occurrence based. This is a key factor to understand as the RNAO PLP does not work like a traditional claims made policy.

RNAO's PLP provides coverage regardless of when a covered claim is made. As long as at the time of the covered incident, an individual RN or NP was a member of RNAO, coverage will be provided by RNAO's PLP regardless of whether the individual is a member when the case is brought forth.

As an example:

- The year is 2025.
- Nurse Practitioner Smith, who is no longer a member of RNAO, is named in a lawsuit related to nursing services provided in 2019 when she was a member in good standing with RNAO.
- Eligibility for coverage is only determined by whether Nurse Practitioner Smith was an RNAO member in good standing in 2019 at the time of the covered incident(s) to which the claim relates.
- Nurse Practitioner Smith not being a member of RNAO in 2025 at the time the lawsuit is filed is not relevant and is not a factor for coverage eligibility. Nurse Practitioner Smith is eligible for coverage.

The table on RNAO's website provides answers to common questions on RNAO's PLP vs. discretionary programs: <http://rnao.ca/join/benefits/rnao-protects-you>

If you require additional information or have questions, please email Daniel W. Lau, RNAO's director of membership & services at dlau@RNAO.ca.

RNAO offers more for less

- RNAO members are covered under our professional liability protection (PLP) insurance regardless of when a claim is made.
- An NP saves between \$341.57 to \$678.26 each year. Here are the details:

	RNAO membership fee inclusive of PLP and all taxes for RNs & NPs	Non-RNAO association's fees for NPs	Non-RNAO PLP programs for NPs	Non-RNAO total	Savings from joining RNAO
Regular	\$256.36	\$480.36 (425.10 + 55.26 HST)	\$372.90 (330.00 + 42.90 HST)	\$853.26	\$596.90
ONA member	\$175.00	\$480.36 (425.10 + 55.26 HST)	\$372.90 (330.00 + 42.90 HST)	\$853.26	\$678.26
Work less than 15 hrs/ week	\$87.83	\$237.14 (209.86 + 27.28 HST)	\$372.90 (330.00 + 42.90 HST)	\$610.04	\$522.21
Retired	\$87.83	\$56.50 (50.00 + 6.50 HST)	\$372.90 (330.00 + 42.90 HST)	\$429.40	\$341.57
NP new grad*	\$102.94	\$237.14 (209.86 + 27.28HST)	\$372.90 (330.00 + 42.90 HST)	\$610.04	\$507.10

* Graduated from NP study program within 12 months

	RNAO membership fee inclusive of PLP and all taxes for NP students	Non-RNAO association's fees for NP students	Non-RNAO PLP programs for NP students	Non-RNAO total	Savings from joining RNAO
NP students working less than 15 hrs/week	\$87.83	\$33.90 (30.00 + 3.90 HST)	\$129.95 (115.00 + 14.95 HST)	\$163.85	\$76.02