



**Plan Highlights** (Choose only those benefits that you want for your company!) Monthly Cost

<b>Life Insurance</b>	\$25,000	<b>\$10.00</b>
<b>Accidental Death &amp; Dismemberment</b>	\$25,000	<b>\$1.25</b>
<b>Critical Illness</b>	\$25,000	<b>\$18.00</b>
<b>Dependant Life Insurance</b>	\$10,000 / \$5,000	<b>\$2.75</b>

Insured by ACE INA Life Insurance Company, administered by The Benefits Trust.

**Long Term Disability** Available to quote, please provide gender, age, occupation & earnings for eligible employees.

Insurer dependant on quoted coverage for each client.

<b>Extended Health Care</b>	<b>Single \$ 19.20</b>
	<b>Family \$ 38.40</b>

Coverage includes:

Semi-Private Hospital Room \$150 per day, maximum 30 days per year, for in-Canada hospital care.

Out of Country Medical Coverage for sudden, unexpected illness or injury. 60 days per trip. Maximum \$5,000,000 per person.

Insured by RSA Travel Insurance Inc., administered by The Benefits Trust.

<b>Prescription Drug Benefit</b>	<b>Single \$47.17</b>
	<b>Family \$112.99</b>

80% Pay-Direct Drug card. \$5.00 dispensing fee maximum. Generic substitution. \$5,000 pre-existing condition limitation in year one. Coverage includes vaccines. No coverage for fertility treatments, sexual dysfunction, smoking cessation, anti-obesity treatment.

<b>Dental Care</b>	<b>Single \$45.09</b>
	<b>Family \$99.57</b>

Coverage includes: 80% Basic dental with no annual deductible. Annual maximum \$750 per person / \$1,500 per family.

**Health Care Spending Account** Amount as determined by plan sponsor. 15% administration fee charged on HSA contributions.

Administered by The Benefits Trust.



## What is a Health Care Spending Account?

- A Health Care Spending Account is a pre-determined amount of money provided to employees at the beginning of each benefit year for coverage of their medical and dental expenses.
- This amount is held in trust. Claims are submitted and reimbursed in a similar fashion to a traditional benefits plan.
- Eligible expenses are reimbursed at **100%** up to the total dollar amount available in the HCSA.

Eligible Expenses include:

**Paramedical Practitioners** such as Physiotherapy & Massage Therapy

**Vision Care** including Laser Eye Surgery, Contact Lenses, Glasses & Examinations

**Medical Facilities** including Convalescent Homes & Substance Abuse Facilities

**Medical Devices** such as Orthotics, Hearing Aids & CPAP machines

**Nursing Care** to help you recuperate in the comfort of your own home

**Expenses Related to Disabilities** including tuition for institutions and home or vehicle modifications

**Dental Services** including Major & Orthodontic Services & Dental Implants

**Hospital Coverage** including Private Room coverage

**Prescription Drugs** excluding only over the counter medications

**Out of Country Expenses** for non-emergency expenses while travelling





## **Plan Advantages**

- Convenience of a drug card for medications that legally require a prescription.
- Electronic dental claims submission (EDI) directly from the dental office.
- Added flexibility with Health Care Spending Accounts for other expenses.
  - Eligible expenses according to Income Tax Act guidelines – very broad definitions – wider range of eligible items than any conventional benefits plan.
  - Employees may also claim amounts not paid by the Prescription Drug Benefit and Dental Care Benefit.
  - Coordination of benefits for expenses not covered under spousal plans, or amounts that exceed other plan maximums.
- Existing LTD rates can be matched if renewed within 6 months (minimum 10 lives).

## **Plan Enrollment**

- No medical questionnaire required for employees.
- Complete membership kit for employees with benefits booklets, drug/dental card, claim forms, travel assist cards.
- Monthly billing for plan sponsors, with pre-authorized debit.
- Direct deposit available for plan members.

## **Participation Guidelines**

- Minimum 3 employees.
- Eligible Employees must work a minimum of 24 hours per week.
- Waiting period for Full Time Employees is three (3) months unless waived by the Employer upon enrollment. Waiting period does not apply to Eligible Employees currently on payroll as of effective date of benefits plan.
- Health Care Spending Account contributions must be fully employer funded in accordance with Revenue Canada guidelines.

Note – The costs shown above do not include applicable provincial taxes.

Plan design and rates above as of July 1, 2012.