

# STANDARD+ PLAN

HEALTH BENEFITS	BENEFITS SUMMARY*
Annual Deductible	No deductible
Prescription Drugs with drug card	80%, excluding dispensing fee (\$300,000 lifetime maximum)
Extended Health Coverage	100% for all eligible expenses
In-Province Hospital	Semi-private No daily maximum
Private Duty Nursing	\$10,000 lifetime maximum
Out-of-Province/Out-of-Country	100%, Emergency only \$1,000,000/calendar year, no deductible
Paramedical Practitioners (registered dietician, massage therapist, chiropractor, chiropodist, podiatrist, naturopath, psychologist or MSW, speech therapist etc.)	\$500 per benefit year, per practitioner
Physiotherapy	\$1,000 annual maximum
Orthopedic Inserts/Shoes	Up to \$450 per benefit year Limit 1 pair per year
Vision	\$200 every 24 months, no deductible
Hearing Aid	\$500/5 years

DENTAL BENEFITS	BENEFITS SUMMARY*
Annual Deductible	No deductible
Basic	80%
Comprehensive Basic	80%
Major	Not available
Maximum Benefit	\$1,250/benefit year
Orthodontia	Not available

LIFE AND AD&D BENEFITS	BENEFITS SUMMARY*
In the case of death or severe injury, your Accidental Death and Dismemberment insurance will pay a lump-sum to you (injury) or to your beneficiary (death).	Full-time Employees: 1 <b>or</b> 2X annual earnings, \$950,000 max. Part-time Employees: \$15,000 max. Life benefit reduces by 50% at age 65

**\*Please refer to the benefit plan booklet for full details of coverage.**

5403 Eglinton Ave. West, Suite 101 | Toronto, ON Canada M9C 5K6

Tel: 416-781-2258 | Toll Free: 1-888-233-5580 | Fax: 647-689-3061

# SHORT & LONG TERM DISABILITY COVERAGE ADD-ON'S

## + DISABILITY MODULE A

Short Term Disability  
Not Available

Long Term Disability

17 week elimination,  
a) 66 2/3% - taxable, or  
b) 60% - non-taxable  
**5-year plan or to age 65 option**  
Pre-existing condition clause applies  
Full-time employees only

*Employer selected*

## + DISABILITY MODULE B

Short Term Disability  
66 2/3% to \$750/wk,  
17-week duration  
Non-integrated only

Long Term Disability

17 week elimination,  
a) 66 2/3% - taxable, or  
b) 60% - non-taxable  
**5-year plan or to age 65 option**  
Pre-existing condition clause applies  
Full-time employees only

*Employer selected*

## + DISABILITY MODULE C

Short Term Disability  
66 2/3% to \$750/wk  
26-week duration  
Integrated or Non-integrated

Long Term Disability

6 month elimination  
a) 66 2/3% - taxable, or  
b) 60% - non-taxable  
**5-year plan or to age 65 option**  
Pre-existing conditions clause applies  
Full-time employees only

*Employer selected*

## + DISABILITY MODULE D

Short Term Disability  
66 2/3% to \$750/wk  
52-week duration  
Integrated or Non-integrated

Long Term Disability

12 month elimination  
a) 66 2/3% - taxable, or  
b) 60% - non-taxable  
**5-year plan or to age 65 option**  
Pre-existing condition clause applies  
Full-time employees only

*Employer selected*



## ADDITIONAL ADD-ON'S TO CUSTOMIZE

\*Please refer to the benefit plan booklet for full details of coverage.

### + OPTIONAL LIFE

1 or 2x annual earnings  
Combined Maximum  
\$1,000,000 (optional &  
mandatory life)

*Employee selected*

### + DEPENDENT LIFE

Spouse: \$10,000  
Child: \$5,000

*Employee selected*

### + HEALTH CARE SPENDING ACCOUNT

Employer may designate a set amount of funds (known as "credits") per employee, per year, to be used as an HCSA. Credits are pre-tax dollars

(See CRA guidelines for allowable expenses\*) Minimum \$300/year/employee

*Employer selected*

### + EMPLOYEE ASSISTANCE PROGRAM (EAP)

Counseling, work-life programs  
Available to employees and their families

*Employer selected*

### + CRITICAL ILLNESS

Provides a lump-sum benefit to a plan member who is diagnosed with one of the covered critical illnesses, and can help with the financial impact of a life-changing illness.

*Employee selected*