

MADE 2 MEASURE

Employee benefits tailored to
fit your needs and budget

An affordable and *MADE 2 MEASURE* benefits package can help you attract, retain, and motivate employees. More to the point, custom benefits will help to keep your employees happier, healthier, and more focused.

ATTRACT
RETAIN
MOTIVATE

To obtain a quote today, visit quote.oassisplan.com



Introducing **MADE 2 MEASURE** plans!

OASSIS is Canada's leading provider of benefits for not-for-profits and leverages the combined buying power of its member organizations. Our **MADE 2 MEASURE** plans were designed specifically for organizations looking for maximum flexibility – and a highly customized benefits solution. It's all about the perfect fit at a preferred price.

This brochure provides a quick summary of the options available to you. Start by simply choosing the level of coverage under our four mandatory benefit categories (Core, Prescription Medication, Extended Health Care and Dental). You also have access to optional add-ons such as Additional Life and Disability insurance, Employee Assistance Program (EAP), Telemedicine, Health Care Spending Account (HCSA), and Critical Illness coverage, outlined on page 4.

To obtain a no-obligation quote, please visit our online quoting tool at quote.oassisplan.com. After you have submitted your request, our team will provide you with a detailed quote. If you have any questions or require general assistance, please contact our sales department at – 888-233-5580 ext. 4.

1. Core Benefits – mandatory

Life/AD&D Insurance Benefit

Choose one of three options:

- 1 X annual salary
- 2 X annual salary
- Flat amount – increments of \$10,000, up to \$500,000

*(Life benefits reduce to 50% at age 65;
Part-time employees \$15,000 max.)*

Employee benefits
tailored to fit your
needs and budget.

To obtain a quote, please visit
quote.oassisplan.com

2. Prescription Medication Benefits – mandatory

Prescription Medication Coverage

Choose one of four options:

- 100%
- 90%
- 80%
- 70%

Prescription Medication Maximums

Choose one of three options:

- \$300,000 per lifetime
- \$5,000 per year
- \$2,500 per year

Prescription Medication Deductions

Choose one of six options:

- \$0
- \$2 per Rx
- \$3 per Rx
- \$5 per Rx
- \$7 dispensing fee cap
- Dispensing fee = deductible

Drug Card

Choose one of two options:

- Direct Pay Drug Card
- Deferred Pay Drug Card

3. Extended Health Care Benefits – mandatory

Included in All Extended Health Care Plans

- ✓ Semi-private hospital coverage (in province)
- ✓ Out of country emergency medical – deluxe travel
- ✓ Medical items & services
- ✓ Private duty nursing – \$10,000 lifetime
- ✓ Survivor benefits – 3 months

Extended Health Care Deductible Options

Choose one of two options:

- \$0
- Yearly (\$25/single, \$50/single+1, \$50/family)

Extended Health Coverage Reimbursement Amount

Choose one of four options:

- 100%
- 90%
- 80%
- 70%

Paramedical Services

(Includes chiropractor, registered massage therapist, naturopath, dietician, speech therapist, psychologist or MSW, podiatrist, physiotherapist, etc.)

Choose one of eight options:

- \$2,000 all practitioners **combined**, per year
- \$1,000 all practitioners **combined**, per year
- \$500 all practitioners **combined**, per year
- \$300 all practitioners **combined**, per year
- \$500 per practitioner, per year
- \$350 per practitioner, per year
- \$300 per practitioner, per year
- \$0 (no paramedical coverage)

Vision Care (no deductible)

Choose one of four options:

- \$350 every 24 months (12 months – child)
- \$300 every 24 months (12 months – child)
- \$200 every 24 months (12 months – child)
- \$150 every 24 months (12 months – child)

Hearing Aids

Choose one of two options:

- Yes – \$500 every 5 years
- No

Trip Cancellation Travel Insurance

Choose one of two options:

- Yes (eligible cancellation expenses \$5,000 per insured, per trip)
- No

4. Dental – mandatory

Deductible Options

Choose one of two options:

- \$0
- Yearly (\$25/single, \$50/single+1, \$50/family)

Annual Dental Maximum

Choose one of five options:

- \$2,000
- \$1,500
- \$1,250
- \$1,000
- \$750

Recall Exams

Choose one of two options:

- 6 months
- 9 months

Dental Coverage Reimbursement Amount

Choose one of four options:

- 100%
- 90%
- 80%
- 70%

Major Restorative Coverage

Choose one of two options:

- 50% (combined with dental benefit max.)
- No major coverage

Orthodontia – \$1,500 Lifetime

Choose one of two options

- 50% (additional to dental benefits max.)
- No orthodontic coverage

Included in Dental Benefit

- ✓ Survivor benefits – 24 months

OPTIONAL SHORT & LONG TERM DISABILITY INSURANCE

+ DISABILITY MODULE A

Short Term Disability

Not available

Long Term Disability

17 week elimination

a) 66 2/3% to \$10,000/mth - taxable, or
b) 60% to \$10,000/mth - non-taxable
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% to \$10,000/mth - taxable, or
b) 60% to \$10,000/mth - non-taxable
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% to \$10,000/mth - taxable, or
b) 60% to \$10,000/mth - non-taxable
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% to \$10,000/mth - taxable, or
b) 60% to \$10,000/mth - non-taxable
Pre-existing condition clause applies.
Full-time employees only.

**Employer selected*

ADDITIONAL ADD-ONS TO CUSTOMIZE

+ OPTIONAL LIFE

Permanent employees
1 X or 2 X annual salary

Combined maximum \$500,000
(optional & mandatory life)

**Employee selected*

+ DEPENDENT LIFE

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

**Employee selected*

+ EMPLOYEE ASSISTANCE PROGRAM (EAP)

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

**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 per employee.

**Employee selected*

+ CRITICAL ILLNESS

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. Optional coverage may be added to your plan to create an additional level of protection.

**Employee selected*