



Employee Benefit Package

2019

A comprehensive Employee Benefit Package designed specifically for the Self-Employed and Employers with one to five Employees. Benefit plan is administered by RWAM INSURANCE ADMINISTRATORS INC. and is available through its Advisor Network.

Summary of Benefits

Life Insurance

The life insurance benefit will be paid to the employee's appointed beneficiary upon the death of the employee. Benefit will reduce by 50% at age 65 and terminate at age 70 or retirement, whichever comes first.

All Eligible Employees: \$25,000 benefit

Dependent Life Insurance

The following amount of benefit will be paid to the employee upon the death of his/her eligible dependent, with coverage commencing at birth:

Spouse \$5,000 Child \$2,500

Accidental Death & Dismemberment

This benefit provides a lump sum cash payment equal to twice the life insurance benefit should the employee suffer an accidental death, 24 hours a day, on or off the job.

Partial payment may be paid for dismemberment or dysfunction (percentage of the full benefit).

Rehabilitation, repatriation, spousal retraining and child's education benefits are also included.

Out-of-Province/Country

(Included with Extended Health Care Coverage)

If the employee or an eligible dependent becomes ill or injured while travelling, emergency hospital and medical expenses will be paid at 100%, in excess of the amount paid by the Provincial Health Insurance Plan. Eligible benefits are limited to a 60 days per trip max., commencing with the date of departure from your province of residence. Subject to a \$5,000,000 max. and does not include referral coverage.

Extended Health Care

The following expenses are covered* with no deductibles:

Benefit	Co-Ins.	Maximum
Paydirect Prescription Drugs		
Mandatory Generic	80%	\$2,500/yr./person \$8 dispensing fee cap
Private Duty Nursing	80%	\$10,000/lifetime
Paramedical Practitioners	80%	\$400/yr./practitioner
Osteopath, Naturopath, Podiatrist, Chiropractor, Psychologist, Physiotherapist, Acupuncturist, Speech and/or Massage Therapist		
Eye Examination	80%	1 exam/24 mths. \$75/max.
Orthopedic Shoes/Orthotics	80%	\$250/yr.
Hearing Aids	80%	\$400/5 yrs.
Cardiac Rehabilitation	80%	\$500/yr.
Prosthetics	80%	\$10,000/lifetime
Medical Supplies	80%	unlimited
Emergency Ambulance	80%	unlimited
Accidental Dental	80%	\$2,000/lifetime
Second Opinion Consult Services	100%	
Anti-Smoking, Fertility Drugs & Treatments		excluded
Semi-Private Hospital		excluded

* All coverage subject to terms and conditions of the insurance policy.

Critical Illness

This benefit provides \$3,000* lump sum cash payments for eighteen critical medical conditions. Eligible dependent children are covered at 50%.

Heart Attack	Stroke	Carcinoma in Situ
Invasive Cancer	Alzheimer's Disease	Multiple Sclerosis
Parkinson's Disease	Paralysis	Deafness
Benign Brain Tumour	Aortic Surgery	Blindness
Coma	Severe Burns	Loss of Speech
Coronary Artery Bypass Surgery		
Major Organ Failure (Transplant or Waiting List)		

* 100% coverage for all conditions except Carcinoma in Situ (25%)

Dental Care (Optional)

This plan will pay 80% of basic covered expenses with no annual deductibles. Benefit payment is based on the current provincial fee schedule to a maximum of \$1,000 per calendar year per insured.

Covered expenses:

- oral examinations, cleaning and polishing of teeth, but not more than once every nine months
- fluoride applications
- x-rays
- fillings
- space maintainers
- extractions
- anaesthesia
- endodontics (root canal therapy)
- periodontics (treatment of soft tissue (gums) and bone supporting the teeth)
- repairs or relining and rebasing of dentures

Survivor Benefit (Included at no additional cost)

If the insured dies, their Extended Health Care and Dental coverage will continue without premium payment for six months for all eligible dependents.

Long Term Disability

Pays the insured 60% of their gross insured earnings to a maximum monthly benefit of \$2,000 if the employee is unable to work due to disability.

- The insured is required to complete a Medical Questionnaire
- Benefit payment begins after 4 months of total disability and continues to age 65 at which time benefits terminate
- Definition of Disability: One Year Own Occupation
- Primary CPP Integration offset
- 85% All-Source Maximum



Eligibility Requirements

All Benefits as described in the Summary of Benefits are mandatory, except Dental & Long Term Disability. Disability benefits are only available for groups with 2 or more lives and some occupations are not eligible for coverage due to the nature of the risk. All benefits (except Long Term Disability and Critical Illness) terminate at age 70 or retirement, whichever comes first. Long Term Disability and Critical Illness terminate at age 65. All employees may be required to complete a medical questionnaire. If an employee is declined, the entire group may be declined. The group must either be a legally incorporated company, sole proprietorship or partnership, with true employer/employee relationships. The group must be in business for a minimum of one year. All employees and their dependents must be insured under their Provincial Health Insurance Plan. Pre-Authorized Debit is mandatory. All full-time employees (min. 24 hrs per week) must be enrolled on the plan.

Rate Summary*

	ONTARIO	ALBERTA	BRITISH COLUMBIA	MANITOBA / SASKATCHEWAN	ATLANTIC CANADA (excl. Newfoundland)	NEWFOUNDLAND
Mandatory Benefits						
Life Insurance, Dependent Life, AD&D, Extended Health Care, Out-of-Canada & Critical Illness						
Single Coverage /month	92.20	92.20	71.90	75.15	92.50	92.50
Family Coverage /month	189.95	189.95	140.75	149.05	189.95	189.95
Exempt Coverage /month	22.85	22.85	22.85	22.85	22.85	22.85
Dental Benefits - Optional						
Single Coverage /month	52.85	50.25	55.40	34.30	40.50	26.50
Family Coverage /month	130.15	123.80	136.75	84.60	101.95	65.10
Mandatory Benefits With Dental Combined Rate						
Single Coverage /month	145.05	142.45	127.30	109.45	132.55	119.00
Family Coverage /month	320.10	313.75	277.50	233.65	291.90	255.05
Long Term Disability - Optional						
Some occupations are not eligible for LTD due to the nature of the risk						
Rate /\$100 of benefit	2.95	2.95	2.95	2.95	2.95	2.95

The employee may opt out of the Health Care and/or the Dental benefit ONLY if he/she has coverage under a spouse's Health Care and/or Dental plan.

* - Rates are subject to Provincial Sales Tax - \$10.00 /month Standard Administration Fee, subject to HST - Rates effective Jan. 1, 2019 (reviewed annually)



Life Insurance, Dependent Life, Long Term Disability, Extended Health Care and Dental Benefits are underwritten and insured by La Capitale. Accidental Death & Dismemberment is insured by Chubb Life Insurance Company of Canada. Allianz Global Assistance provides the Out-of-Province/Country Benefit. WorldCare provides Second Opinion Consult Services. Allstate provides the Critical Illness Benefit.