

### Benefit Plan Options

Choose any combination of the following Benefit Sections - each section can be purchased separately or in combination with any other section:

**SECTION 1** - One option from Health and one option from Dental in Section 1, Vision care is optional  
**SECTION 2** - One option from Life, AD&D, Dependent Life AND one option from LTD  
**SECTION 3** - One CI option

		BUSINESSES
		5 OR MORE EMPLOYEES
SECTION 1	Health	<b>5 options</b> <b>Benefits Include:</b> Pay Direct Drug Card Semi-Private Hospital Paramedical Services Emergency Travel Benefit
	Vision (Optional)	\$150/24 Months available
	Dental	<b>5 options</b> <b>Benefits Include:</b> <u>Basic Dental Coverage</u> - Recalls, fillings, endodontic/periodontic services, denture repairs ( <i>and more...</i> ) <u>Major Dental Coverage</u> - bridgework, caps, crowns ( <i>and more...</i> ) <u>Child Ortho Option</u> CURRENT PROVINCIAL FEE GUIDE
SECTION 2	Life plus Accidental Death & Dismemberment Insurance	<b>2 options:</b> 1) \$50,000 2) 1X Annual Earnings, Max. \$200,000 Medical Evidence NOT Req'd (Tied to LTD Options)
	Dependent Life Insurance	\$10,000 Spouse/\$5,000 per Child
	Long Term Disability Insurance	<b>2 options (based on Monthly Earnings):</b> 1) 66.67% to Max. \$1500 2) 66.67 of 1st \$5000 plus 50% of next \$3,000 plus 40% of remainder Maximum of \$5,000 per month Medical Evidence NOT Required
SECTION 3	Critical Illness Insurance	<u>Coverage Options by Company Size:</u> 5 Employees & up: \$15K,\$25K 10 Employees & up: \$15K,\$25K,\$50K 50 Employees & up: \$15K,\$25K,\$50K, \$75K, \$100K Covers 23 Medical Conditions Medical Evidence NOT Req'd NO Pre-Existing Conditions Limitation
<b>Notes:</b>		Life/LTD: limited to specific Industries

Comprehensive, Affordable...Simple