

CHOOSE THE BENEFITS THAT MEET YOUR NEEDS

- One Health & Dental option, with or without Vision, plus Critical Illness (CI) insurance AND/OR
- Life, Accidental Death & Dismemberment (AD&D), Dependent Life, Long Term Disability Insurance (LTD), First Day Injury-only, plus Critical Illness insurance
- **(PACKAGE RATES AND PRICING: see below for the cost of all nine packages)**

HEALTH, VISION & DENTAL OPTIONS

Choose between TWO Health & Dental combinations (with an option for Vision care):

HEALTH & DENTAL OPTIONS	HEALTH & DENTAL 1	HEALTH & DENTAL 2
HEALTH BENEFITS		
Drug Reimbursement	100%	100%
Drug Deductible	Dispensing Fee	Dispensing Fee
Annual Drug Maximum	\$2,000	\$5,000
Paramedical Reimbursement	80%	80%
Annual Paramedical Max	\$350	\$500
Vision Care (Optional)	\$150/2 Years	\$150/2 Years
DENTAL BENEFITS		
Annual Deductible – Single	\$25	\$25
Couple	\$50	\$50
Family	\$50	\$50
Basic Dental Reimbursement	80%	80%
Major Dental Reimbursement	50%	50%
Combined Annual Maximum	\$1,200	\$1,500

All Health and Dental maximums are per person per calendar year.

Health Plans include: drug card, prescription drugs, emergency travel assistance, eye exams at \$35 every 24 months, orthotics, ambulance services, x-rays, hearing aids, private-duty nursing, paramedical services.

Dental Plans include: Basic care (including periodontic, endodontic services, etc.) & Major care (including bridges, caps, crowns & Dentures). Covered expenses are based on the current Provincial Dental Fee Guide.

LIFE, CRITICAL ILLNESS & DISABILITY INSURANCE
OPTION – NO MEDICAL EVIDENCE REQUIRED

The Life, CI & LTD option includes the following benefits:

LIFE & DISABILITY OPTION	LIFE & DISABILITY
BASIC GROUP LIFE & AD&D INSURANCE BENEFITS	
Benefit Amount	\$50,000
Maximum	\$50,000
Age 65 Benefit Amount Reduction	50%
Termination Age	70
DEPENDENT LIFE INSURANCE BENEFITS	
Benefit Amount Spouse	\$10,000
Each Dependent Child	\$5,000
LONG TERM DISABILITY INJURY AND ILLNESS	
Benefit Amount (% of Monthly Pre-disability income)	66 2/3%
Monthly Maximum Benefit	\$1,500
Benefit Waiting ('Elimination') Period	120 Days
Termination Age	65
FIRST DAY ACCIDENT DISABILITY	
Weekly Benefit Amount	\$465
Yearly Benefit Average	\$2,015 per Month
Tax Free to Age	70
CRITICAL ILLNESS COVERAGE	
Benefit Amount	\$15,000
Age 65 Benefit Amount Reduction	50%
23 Covered Conditions	✓
Termination Age	70

This benefit plan is arranged by SmartChoice Benefits and administered by SmartChoice Admin Inc.

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SmartChoice Group Critical Illness has 23 covered conditions, has no pre-existing conditions limitations, and does not require medical evidence to qualify

OWNER OPERATORS

For Ontario, Quebec and Manitoba residents, Provincial Sales Tax applies

PACKAGE	Life & Disability	Critical Illness (\$15,000)	Health & Dental 1	Health & Dental 2	Vision (\$150/2 yrs)	MONTHLY RATES		
						SINGLE	COUPLE	FAMILY
A	✓	✓		✓	✓	344.25	591.00	642.44
B	✓	✓		✓		333.17	567.44	616.28
C	✓	✓	✓		✓	326.96	553.74	601.00
D	✓	✓	✓			315.88	530.18	574.85
E		✓		✓	✓	232.39	474.78	526.22
F		✓		✓		221.31	451.22	500.06
G		✓	✓		✓	215.10	437.52	484.78
H		✓	✓			204.02	413.96	458.63
I	✓	✓				129.41	133.77	133.77

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