

CHOOSE THE BENEFITS THAT MEET YOUR NEEDS

- One Health & Dental option, with or without Vision, plus Critical Illness (CI) insurance AND/OR
- One option from Life, Accidental Death & Dismemberment (AD&D), Dependent Life, Long Term Disability Insurance (LTD) 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

Choose between TWO Life, CI & Disability options:

LIFE & DISABILITY OPTIONS	LIFE & DISABILITY ONE	LIFE & DISABILITY TWO
BASIC GROUP LIFE & AD&D INSURANCE BENEFITS		
Benefit Amount	\$50,000	1 X Annual Earnings
Maximum	\$50,000	\$200,000
Age 65 Benefit Amount Reduction	50%	50%
Termination Age	70	70
DEPENDENT LIFE INSURANCE BENEFITS		
Benefit Amount Spouse	\$10,000	\$10,000
Each Dependent Child	\$5,000	\$5,000
LONG TERM DISABILITY INJURY AND ILLNESS		
Benefit Amount (% of Monthly Pre-disability income)	66 2/3%	66 2/3% of first \$5,000, plus 50% of the next \$3,000 plus 40% of the remainder
Monthly Maximum Benefit	\$1,500	\$5,000
Benefit Waiting ('Elimination') Period	120 Days	120 Days
Termination Age	65	65
CRITICAL ILLNESS COVERAGE		
Benefit Amount	\$15,000	\$15,000
Age 65 Benefit Amount Reduction	50%	50%
23 Covered Conditions	✓	✓
Termination Age	70	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.

BUSINESSES WITH 2 TO 4 EMPLOYEES

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

PACKAGE	Life & Disability 1*	Critical Illness (\$15,000)	Health & Dental 1	Health & Dental 2	Vision (\$150/2 yrs)	MONTHLY RATES		
						SINGLE	COUPLE	FAMILY
A	✓	✓		✓	✓	321.26	601.27	658.51
B	✓	✓		✓		309.27	575.81	630.23
C	✓	✓	✓		✓	307.90	559.59	612.11
D	✓	✓	✓			295.91	534.13	583.83
E		✓		✓	✓	250.51	526.04	583.28
F		✓		✓		238.52	500.58	555.00
G		✓	✓		✓	237.15	484.36	536.88
H		✓	✓			225.16	458.90	508.60
I	✓	✓				88.30	92.78	92.78

*CALL SMARTCHOICE BENEFITS FOR A QUOTE IF SELECTING **LIFE & DISABILITY 2**
(AUTHORIZED BROKERS/ADVISORS CAN RUN YOUR OWN QUOTES ONLINE)