

## 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
<b>HEALTH BENEFITS</b>		
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
<b>DENTAL BENEFITS</b>		
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.

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

25 North Rivermede Rd. Unit 19  
 Concord, Ontario L4K 5V4  
 Toll-free: 1-800-567-0156  
 Tel.: 905-660-0572  
 Fax: 905-660-4199  
 e-mail: info@smartchoicebenefits.com

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

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

LIFE & DISABILITY OPTIONS	LIFE & DISABILITY
<b>BASIC GROUP LIFE &amp; AD&amp;D INSURANCE BENEFITS</b>	
Benefit Amount	\$50,000
Maximum	\$50,000
Age 65 Benefit Amount Reduction	50%
Termination Age	70
<b>DEPENDENT LIFE INSURANCE BENEFITS</b>	
Benefit Amount Spouse	\$10,000
Each Dependent Child	\$5,000
<b>LONG TERM DISABILITY INJURY AND ILLNESS</b>	
Benefit Amount (% of Monthly Pre-disability income)	66 2/3%
Monthly Maximum Benefit	\$1,500
Benefit Waiting ('Elimination') Period	120 Days
Termination Age	65
<b>CRITICAL ILLNESS COVERAGE</b>	
Benefit Amount	\$15,000
Age 65 Benefit Amount Reduction	50%
23 Covered Conditions	✓
Termination Age	70

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

## INDIVIDUALS UNDER CONTRACT

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	✓	✓		✓	✓	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

**CHOOSE THE PACKAGE THAT MEETS YOUR NEEDS**