

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 | ✓ | ✓ | | ✓ | ✓ | 365.02 | 645.03 | 702.27 |
| B | ✓ | ✓ | | ✓ | | 353.03 | 619.57 | 673.99 |
| C | ✓ | ✓ | ✓ | | ✓ | 351.66 | 603.35 | 655.87 |
| D | ✓ | ✓ | ✓ | | | 339.67 | 577.89 | 627.59 |
| 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 | ✓ | ✓ | | | | 132.06 | 136.54 | 136.54 |

CHOOSE THE PACKAGE THAT MEETS YOUR NEEDS

www.smartchoicebenefits.com