

### THE PREMIER PLAN

#### Extended Health Care

- \$10,000 annual reimbursement limit for prescription drugs (with drug card);
- 80% reimbursement with dispensing fee deductible;
- 15 Paramedical Services (i.e. Massage, Chiropractic, Homeopath, etc.);
- \$5 million Emergency Medical Travel coverage for trips up to the provincial duration.
- Vision coverage, \$50 for examinations (every 24 months), \$250 for hardware (frames, lenses, contacts - every 24 months).

#### Dental

- 80% reimbursement for preventative and basic restorative procedures, including periodontal (gums) and endodontic (roots) treatments.

#### Life Insurance and Accidental Death & Dismemberment

- \$50,000 payable in the event of death from natural causes;
- Additional \$50,000 if death is a result of an accident.

#### Weekly Income Benefit

- If you become totally disabled this benefit pays \$250 weekly;
- Benefits begin the first day of an accident or hospitalization and on the 15th day of sickness and continue for a period of 26 weeks (if necessary).

#### Long Term Disability

- After 26 weeks of continuous total disability, up to \$3,000 monthly benefit is paid out tax free;
- Benefits will be paid for a period of 24 months under your 'own occupation' and continues to age 65.

#### Assistance Plan

- Provides confidential counseling and advisory services from a network of experienced counselors, psychologists, social workers and specialists.

The Plan includes the Tax-Efficient "Cost-Plus" feature:

Allows for all non-reimbursed Health & Dental expenses to be paid as a business expense.

Premiums qualify as a 100% business deduction according to current Canada Revenue Agency guidelines.

### THE GOLD PLAN

#### Extended Health Care

- \$5,000 annual reimbursement limit for prescription drugs (with drug card);
- 80% reimbursement with dispensing fee deductible;
- 15 Paramedical Services (i.e. Massage, Chiropractic, Homeopath, etc.);
- Vision coverage, \$50 for examinations (every 24 months), \$250 for hardware (frames, lenses, contacts - every 24 months).

#### Dental

- 80% reimbursement for preventative and basic restorative procedures, including periodontal (gums) and endodontic (roots) treatments.

#### Life Insurance and Accidental Death & Dismemberment

- \$50,000 payable in the event of death from natural causes;
- Additional \$50,000 if death is a result of an accident.

#### Weekly Income Benefit

- If you become totally disabled this benefit pays \$250 weekly;
- Benefits begin the first day of an accident or hospitalization and on the 15th day of sickness and continue for a period of 26 weeks (if necessary).

#### Long Term Disability

- After 26 weeks of continuous total disability, up to \$3,000 monthly benefit is paid out tax free;
- Benefits will be paid for a period of 24 months under your 'own occupation' and continues to age 65.

#### Assistance Plan

- Provides confidential counseling and advisory services from a network of experienced counselors, psychologists, social workers and specialists.

The Plan includes the Tax-Efficient "Cost-Plus" feature:

Allows for all non-reimbursed Health & Dental expenses to be paid as a business expense.

Premiums qualify as a 100% business deduction according to current Canada Revenue Agency guidelines.