

1-2 Person Firms (Quebec)

Please Note: Entire firm has to choose the same option for all employees

	Bronze	Silver	Gold
Life Insurance and AD&D Insurance			
Schedule	Flat \$25,000	Flat \$25,000	Flat \$25,000
Reduction	Reduces by 50% at plan anniversary following attained age 65	Reduces by 50% at plan anniversary following attained age 65	Reduces by 50% at plan anniversary following attained age 65
Termination	Plan anniversary following attained age 70	Plan anniversary following attained age 70	Plan anniversary following attained age 70

Extended Health Care			
Plan Code	EHC35	EHC1	EHC56
Drug			
Deductible	Nil	Nil	Nil
Reimbursement	80% reimbursed	80% reimbursed	90% reimbursed
Maximum	Unlimited	Unlimited	Unlimited
Travel	100% - duration equals provincial max includes trip cancellation/interruption, \$5,000,000 per person, per trip	100% - duration equals provincial max includes trip cancellation/interruption, \$5,000,000 per person, per trip	100% - duration equals provincial max includes trip cancellation/interruption, \$5,000,000 per person, per trip
Hospital	Semi-Private	Semi-Private	Semi-Private
All Other Healthcare	80% to maximums noted below	80% to maximums noted below	90% to maximums noted below
Paramedicals	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Acupuncturist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Physiotherapist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Chiropractor	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Naturopath/Homeopath	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Podiatrist/Chiropodist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Osteopath	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Massage Therapist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Psychologist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Speech Therapist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
All Practitioners Combined	\$1,500 per calendar year, per person	\$1,500 per calendar year, per person	\$1,500 per calendar year, per person
Hearing Aids	\$500 / 5 years	\$500 / 5 years	\$500 / 5 years
Eye Exams	\$75 / 24 months (12 months child)	\$75 / 24 months (12 months child)	\$75 / 24 months (12 months child)
Vision	No Coverage	No Coverage	No Coverage
Termination	Plan anniversary following attained age 75	Plan anniversary following attained age 75	Plan anniversary following attained age 75

Dental Care			
Plan Code	DN27	DN23	DN2
Deductible	Nil	Nil	Nil
Basic and Comprehensive	70% reimbursed	80% reimbursed	80% reimbursed
Endodontics	70% reimbursed	80% reimbursed	80% reimbursed
Periodontics	70% reimbursed	80% reimbursed	80% reimbursed
Major	Nil	Nil	Nil
Maximum	\$750 per person to a combined family maximum of \$5,000	\$1,000 per person to a combined family maximum of \$5,000	\$1,500 per person to a combined family maximum of \$5,000
Recall Exam	Once every 9 months	Once every 6 months	Once every 6 months
Termination	Plan anniversary following attained age 75	Plan anniversary following attained age 75	Plan anniversary following attained age 75

*Medical evidence is required (except where prohibited by law)

3+ Person Firms (Quebec)

Please Note: Entire firm has to choose the same option for all employees
To be eligible as a 3+ person firm, a minimum of 3 members must participate in Health/Dental

	Bronze	Silver	Gold
Life Insurance and AD&D Insurance			
Schedule	Flat \$25,000	Flat \$25,000	Flat \$25,000
Reduction	Reduces by 50% at plan anniversary following attained age 65	Reduces by 50% at plan anniversary following attained age 65	Reduces by 50% at plan anniversary following attained age 65
Termination	Plan anniversary following attained age 70	Plan anniversary following attained age 70	Plan anniversary following attained age 70

Extended Health Care			
Plan Code	EHC35	EHC5	EHC59
Drug			
Deductible	Nil	Nil	Nil
Reimbursement	80% reimbursed	80% reimbursed	90% reimbursed
Maximum	Unlimited	Unlimited	Unlimited
Travel	100% - duration equals provincial max includes trip cancellation/interruption, \$5,000,000 per person, per trip	100% - duration equals provincial max includes trip cancellation/interruption, \$5,000,000 per person, per trip	100% - duration equals provincial max includes trip cancellation/interruption, \$5,000,000 per person, per trip
Hospital	Semi-Private	Semi-Private	Semi-Private
All Other Healthcare	80% to maximums noted below	80% to maximums noted below	90% to maximums noted below
Paramedicals	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Acupuncturist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Physiotherapist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Chiropractor	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Naturopath/Homeopath	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Podiatrist/Chiropodist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Osteopath	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Massage Therapist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Psychologist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Speech Therapist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
All Practitioners Combined	\$1,500 per calendar year, per person	\$1,500 per calendar year, per person	\$1,500 per calendar year, per person
Hearing Aids	\$500 / 5 years	\$500 / 5 years	\$500 / 5 years
Eye Exams	\$75 / 24 months (12 months child)	\$75 / 24 months (12 months child)	\$75 / 24 months (12 months child)
Vision	No Coverage	\$250 / 24 months (12 months child)	\$250 / 24 months (12 months child)
Termination	Plan anniversary following attained age 75	Plan anniversary following attained age 75	Plan anniversary following attained age 75

Dental Care			
Plan Code	DN27	DN23	DN3
Deductible	Nil	Nil	Nil
Basic and Comprehensive	70% reimbursed	80% reimbursed	80% reimbursed
Endodontics	70% reimbursed	80% reimbursed	80% reimbursed
Periodontics	70% reimbursed	80% reimbursed	80% reimbursed
Major	Nil	Nil	50% reimbursed
Maximum	\$750 per person to a combined family maximum of \$5,000	\$1,000 per person to a combined family maximum of \$5,000	\$1,500 per person to a combined family maximum of \$5,000
Recall Exam	Once every 9 months	Once every 6 months	Once every 6 months
Termination	Plan anniversary following attained age 75	Plan anniversary following attained age 75	Plan anniversary following attained age 75