

## 1-2 Person Firms\*

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

	Bronze	Silver	Gold
<b>Life Insurance and AD&amp;D Insurance</b>			
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

<b>Extended Health Care</b>			
Plan Code	EHC54	EHC47	EHC56
<b>Drug</b>			
Deductible	Nil	Nil	Nil
Reimbursement	70% reimbursed	80% reimbursed	90% reimbursed
Maximum	\$1,000/calendar year	\$5,000/calendar year	Unlimited
<b>Travel</b>	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
<b>Hospital</b>	No Coverage	Semi-Private	Semi-Private
<b>All Other Healthcare</b>	70% to maximums noted below	80% to maximums noted below	90% to maximums noted below
<b>Paramedicals</b>	\$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/Chiropracist	\$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

<b>Dental Care</b>			
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 for all benefits

## 3+ Person Firms

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
<b>Life Insurance and AD&amp;D Insurance</b>			
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

<b>Extended Health Care</b>			
Plan Code	EHC54	EHC55	EHC59
<b>Drug</b>			
Deductible	Nil	Nil	Nil
Reimbursement	70% reimbursed	80% reimbursed	90% reimbursed
Maximum	\$1,000/calendar year	\$5,000/calendar year	Unlimited
<b>Travel</b>	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
<b>Hospital</b>	No Coverage	Semi-Private	Semi-Private
<b>All Other Healthcare</b>	70% to maximums noted below	80% to maximums noted below	90% to maximums noted below
<b>Paramedicals</b>	\$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	\$150 / 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

<b>Dental Care</b>			
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