



Benepac® - A flexible insurance plan for Groups with 3+ Employees

General Provisions

Plans require a minimum of 3* employees insured for all quoted benefits.

* Health and Dental benefits can have a minimum of 2 lives participating.

Minimum premium required is \$100/month.

Note: Extended Health plans can be sold on a stand alone basis.

Stand-alone dental plans are available for groups with 10+ employees.

Eligibility

Employees regularly working a minimum of 20 hours per week.

All employees listed in the census data must have CPP and EI deducted at source. If this is not the case, please notify us so that we may review our position.

Participation Requirements

For groups of 3-9 employees, non-contributory or compulsory plans, 100% participation is required.

For contributory plans with 10+ employees, at least 75% participation of eligible employees is required.

Length of Time in Business

In order to be eligible, groups must have been in business for a minimum of 1 year.

Life Insurance / AD&D

Benefit Schedules SSQ/Industrial Alliance

Includes Diagnosis+ - Medical Second Opinion Service

Flat Benefit

Minimum benefit\$10,000
Maximum benefit.....\$750,000

Multiple of Earnings

Any multiple up to 4 times annual earnings
Minimum benefit\$25,000
Maximum benefit.....\$750,000

Non-Evidence Maximums

Groups with 3-4 employees\$100,000
Groups with 5-9 employees\$150,000
Groups with 10-24 employees\$175,000*
Groups with 25-49 employees\$200,000*
Groups with 50+ employees\$225,000*
* based on average benefit amount

Dependent Life

Benefit Schedules SSQ

Includes Pre-Natal Benefit

Option 1

Spouse\$5,000
Each Child.....\$2,500

Option 2

Spouse\$10,000
Each Child.....\$5,000

Option 3

Spouse\$20,000
Each Child.....\$10,000

Short Term Disability

Benefit Percentages SSQ

50%, 60%, 66 2/3% of weekly earnings, or 70%* of weekly earnings (*taxable plans only)
75% taxable plans available with special approval

Plan Maximums

Employment Insurance (EI) Maximum

Maximum changes automatically in accordance with EI regulations

Selected Maximum

Groups with 3-9 employeesUp to \$1,000/week
Groups with 10+ employeesUp to \$1,200/week

Plan Designs

Accident	Sickness	Duration
1 st day	8 th day	17 weeks
15 th day	15 th day	17 weeks
1 st day	8 th day	26 weeks
15 th day	15 th day	26 weeks

Option

1st day Hospital

Long Term Disability

Benefit Percentages SSQ

Includes Arete Acumin © Business Assistance Program

Option 1

50%, 60%, 66 2/3% of monthly earnings, or 70%* of monthly earnings (*taxable plans only)
75% taxable plans available with special approval

Option 2

66 2/3% of the 1st \$3,000 of monthly earnings, plus 50% of the balance

Maximum Benefit

Groups with 3-24 employeesUp to \$8,000/month
Groups with 25+ employeesUp to \$10,000/month

Non-Evidence Maximum

Groups with 3-4 employees\$1,500
Groups with 5-9 employees\$2,000
Groups with 10-24 employees\$2,500 minimum*
Groups with 25-39 employees\$3,500 minimum*
Groups with 40-49 employees\$4,000 minimum*
Groups with 50+ employees\$4,300 minimum*
* based on average benefit amount

Elimination Periods

119 days, 180 days

Benefit Periods

To age 65, 5 years, 2 years

Options

Cost of Living Adjustment (COLA)
- up to the lesser of the 3%,4%, 5% or 6%, or the CPI
- the first increase takes place after completion of the elimination period, plus the number of years selected (2, 3 or 5 years)

Critical Illness

Benefit Schedules Industrial Alliance

Guaranteed Issue, \$10,000 minimum

Groups with 3-9 employees\$25,000
Groups with 10-24 employees\$50,000
Groups with 25-49 employees\$100,000
Groups with 50+ employees\$150,000

Spouse and Dependent Child options available
 Waiver of Premium option available

Extended Health Care (EHC)

Benefit Deductibles Green Shield Canada

Nil Deductible
\$25/\$50 \$50/\$100 \$100/\$200
\$500/\$1,000 \$1,000/\$1,000
\$2, \$3 or \$5 per script
Dispensing Fee, \$5 or \$7 Dispensing Fee Cap

Benefit Co-Insurance

EHC Co-insurance: 50%, 60%, 70%, 80%, 90%, 100%
Pay-Direct Drugs: 50%, 60%, 70%, 80%, 90%, 100%

Note: Deductible and coinsurance provisions are not applicable to Hospital, Vision Care or Travel benefits.

Paramedicals

\$0, \$300, \$350, \$500 per practitioner/calendar year or
\$300, \$500, \$750, \$1,000 combined paramed maximums

Hospital

Groups with 3-9 employeesSemi-Private or None
Groups with 10+ employeesPrivate available

Base Plan Provisions

Drug Card: Included
Drug Plan: Mandatory Generic
Eye Exams: Included - 1 every 24 mos.
Audio: \$500 every 5 years
Out-of-Country: Included
Overall Maximum: Unlimited
Survivor Benefits: 24 months
Costco/Alliance
Enhancement: Included

Options

Conditional Drug Formulary
 Deductible applies to EHS only - \$25/\$50 or \$50/\$100 per calendar year
 Individual Drug Limits: \$1,000, \$2,500, \$5,000 or \$10,000 per person per year
 Travel Options:
• No travel
• 60, 90, 120 days per trip duration, \$5 million/incident
• 30 days per trip duration, \$5 million/lifetime
 Vision Care: \$100, \$150, \$200, \$250, \$300, \$350 - 25% Clearly.ca Enhancement to \$50/person max

Dental Care

Benefit Deductibles Green Shield Canada

Nil Deductible
\$25/\$50 \$50/\$100 \$100/\$200

Benefit Co-Insurance

Basic: 50%, 60%, 70%, 80%, 90% or 100%
Note: Basic includes Endodontics/Periodontics

Maximums \$750, \$1,000, \$1,500/calendar year
Groups with 10+ ees \$2,000/calendar year

Recall Exams 6, 9 or 12 months

Base Plan Provisions

Fee Guide: Current
Specialists: Covered at Fee Guide +10%
Survivor Benefits: 24 months

Options

50% Major Restorative
- combined maximum with Basic
- 3-4 insured lives-\$1500 combined max with Basic
 50% Orthodontia (groups with 10+ employees)
 Tiered Dental Maximum- ½ of the calendar year maximum for the first 12 months of coverage and the entire maximum thereafter.



Other Products & Services

Benaccount®

An innovative product that combines catastrophic coverage with a HCSA

Benaccount® is available to groups of 3+ employees on a stand-alone basis, or combined with our Benepac® pooled benefits. Catastrophic coverage is a component of Benaccount® and is not available stand-alone.

Catastrophic Coverage

Green Shield Canada

- \$1,000 Deductible/person/calendar year. \$2,500 Deductible/family/calendar year
- 100% Prescription Drugs (\$50,000 maximum per person per calendar year)
- 100% Other Eligible Extended Health Services
 - Semi-private Hospital, Ambulance, Private Duty Nursing
 - Accidental Dental
 - Certain prosthetic appliances and durable medical equipment
- 100% Emergency Travel (deductible does not apply) / \$10,000 Stop Loss included

Health Care Spending Account

Green Shield Canada

- 100% coverage for any eligible CCRA expense, up to the amount allocated
- EHC only, Dental only, EHC & Dental
- Flat amount per employee/class
- Amount as a % of earnings

Health Care Spending Accounts

Green Shield Canada

Available options:

- Benaccount® (HCSA plus fully insured catastrophic coverage)
 - Stand-alone HCSA
 - HCSA with Travel
 - Top-up HCSA (can be added to insured Health and/or Dental)
- * all of the above options require a minimum of \$100/month insured premium

Rolling Types: Contributions/Claims/No Rolling

Allocation Options: Monthly/Quarterly/Semi-Annually/Annually

Admin fee of 8%, net of commission

ASO

Green Shield Canada

Admin Fees (net of commission):

- Groups with 10-49 employees 11%
- Groups with 50-99 employees 10%
- Groups with 100+ employees..... Negotiated

Stop Loss Coverage:

- \$10,000/person..... PharmaCare provinces: 6.0% of Health claims + admin
- Non-PharmaCare provinces: 15.5% of Health claims + admin

Out-of-Country Travel:

- Fully pooled from 1st dollar
- 60 days/trip duration, \$5,000,000/incident

Rates: Single: \$3.47/month Family: \$6.75/month

Enhancements

Enhance your client's benefits plan with the following benefits:

Cost Plus

- Cannot be sold stand-alone
- 10% admin fee, net of commission

Travel

Green Shield Canada

- Travel available with a HCSA
- 60, 90, 120 days per trip duration, \$5 million/incident
- 30 days per trip duration, \$5 million/lifetime

Diagnostic & Specialist Access Insurance (DSAI)

Industrial Alliance

- 2+ employees required
- Insured employees, placed on a medical wait-list of +21 days, are given immediate access to diagnostic exams (MRI, CT scans) and Specialist consultations in Canada.

Rates: Single: \$14.50/month Couple: \$29.00/month Family: \$43.50/month

Employee Assistance Program

Ceridian Canada or Arete Human Resources

Available stand-alone or added to any of BBD's products

- Rate:** \$4.50/employee – Ceridian's LifeWorks EAP
- \$5.95/employee - Arete's Arive EAP*

*if SSQ LTD is included, you can add Arive for just \$1.08/employee/month!

Expatriate Insurance

SSQ

- Medical, Dental & Vision available for 1 or more employees
- All-inclusive packages available for 3 or more employees
- Includes war risk coverage
- No medical U/W, no pre-existing condition exclusions
- Partnership with AXA Assistance

Note: Guidelines are subject to change without notice

Benaccount®, HCSA, DSAI, Expatriate Insurance, ASO and EAP products require a minimum \$100/month insured premium.