



2013 Employee Benefit Package

Specifically for the Self-Employed and Small Group Employer



INTRODUCING

A comprehensive Employee Benefit Package designed specifically for the Self-Employed and Employers with one to five employees. Benefit plan is administered by RWAM INSURANCE ADMINISTRATORS INC., and is available through its brokerage network.

Life Insurance, Accidental Death, Dependent Life, Long Term Disability, Extended Health Care and Dental Benefits are underwritten and insured by La Capitale. Accidental Death & Dismemberment is insured by ACE INA. Allianz Global Assistance provides the Out-of-Province/Country Benefit. WorldCare provides Second Opinion Consult Services.

ELIGIBILITY REQUIREMENTS

All Benefits as described in the Summary of Benefits are mandatory, except Dental & Long Term Disability (some occupations are not eligible for Disability coverage due to the nature of the risk). All benefits (except Long Term Disability) terminate at age 70 or retirement, whichever comes first. Long Term Disability terminates at age 65. All employees may be required to complete a medical questionnaire. If an employee is declined, the entire group may be declined. The group must either be a legally incorporated company, sole proprietorship or partnership, with true employer/employee relationships. The group must be in business for a minimum of one year. All employees and their dependents must be insured under their Provincial Health Insurance Plan. Pre-Authorized Debit is mandatory. All full-time employees (min. 24 hrs per week) must be enrolled on the plan.

Summary of Benefits

LIFE INSURANCE

The life insurance benefit will be paid to the employee's appointed beneficiary upon the death of the employee.

All Eligible Employees: \$25,000 benefit

Benefit will reduce by 50% at age 65 and terminate at age 70 or retirement, whichever comes first.

DEPENDENT LIFE INSURANCE

The following amount of benefit will be paid to the employee upon the death of his/her eligible dependent, with coverage commencing at birth:

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

ACCIDENTAL DEATH, DISEASE & DISMEMBERMENT

This benefit provides a lump sum cash payment equal to twice the life insurance benefit should the employee suffer an accidental death, 24 hours a day, on or off the job.

Payout percentage examples for Loss of:

Both Hands or Both Feet	100.00%
One Leg or One Arm	75.00%
Either Hand or Foot	66.67%
Thumb & Index Finger of Same Hand	33.33%

Payout percentage examples for Loss of Use of:

Quadriplegia, Paraplegia or Hemiplegia	100.00%
Both Hands or Both Arms	100.00%
One Arm or One Leg	75.00%

REHABILITATION, REPATRIATION & SPOUSAL RETRAINING \$10,000 max./benefit

EDUCATION \$5,000 max./year
Pays child's education if employee dies

EXTENDED HEALTH CARE

The following expenses are covered* with no deductibles:

Benefit	Co-Ins.	Maximum
Paydirect Prescription Drugs	80%	\$2,000/yr./person
Private Duty Nursing	80%	\$10,000/lifetime
Paramedical Practitioners	80%	\$400/yr./practitioner
<i>Osteopath, Naturopath, Podiatrist, Chiropracist, Psychologist, Physiotherapist, Acupuncturist, Speech and/or Massage Therapist</i>		
Chiropractor	80%	\$20/visit - \$400/yr.
Eye Examination	80%	1 exam/24 mths. \$50/max.
Orthopedic Shoes/Orthotics	80%	\$250/yr.
Hearing Aids	80%	\$400/5 yrs.
Cardiac Rehabilitation	80%	\$500/yr.
Prosthetics	80%	\$10,000/lifetime
Medical Supplies	80%	unlimited
Emergency Ambulance	80%	unlimited
Accidental Dental	80%	\$2,000/lifetime
Second Opinion Consult Services		
Anti-Smoking, Fertility Drugs & Treatments	excluded	
Semi-Private Hospital	excluded	

*All coverage subject to terms and conditions of the insurance policy.

OUT-OF-PROVINCE/COUNTRY

(included with Extended Health Care Coverage)

If the employee or an eligible dependent becomes ill or injured while travelling, emergency hospital and medical expenses will be paid at 100%, in excess of the amount paid by the Provincial Health Insurance Plan.

This benefit is subject to a \$2,000,000.00 maximum and does not include referral coverage.

Eligible benefits are limited to a maximum of 60 days per trip, commencing with the date of departure from your province of residence. If you are hospitalized on the 60th day, benefits will be extended until the date of discharge.

DENTAL CARE (Optional)

This plan will pay 80% of basic covered expenses with no annual deductibles. Benefit payment is based on the current provincial fee schedule to a maximum of \$1,000 per calendar year per insured.

Covered expenses:

- oral examinations, cleaning and polishing of teeth, but not more than once every nine months
- fluoride applications
- x-rays
- fillings
- space maintainers
- extractions
- anaesthesia
- endodontics (root canal therapy)
- periodontics (treatment of gums & other tissue of the mouth)
- repairs or relining and rebasing of dentures

SURVIVOR BENEFIT

(Included at no additional cost)

If the insured dies, their Extended Health Care and Dental coverage will continue without premium payment for up to six months for all eligible dependents.

LONG TERM DISABILITY (Optional)

Pays the insured 60% of their gross insured earnings to a maximum monthly benefit of \$2,000 if the employee is unable to work due to disability.

- The insured is required to complete a Medical Questionnaire
- Benefit payment begins after 4 months of total disability and continues to age 65 at which time benefits terminate
- Definition of Disability: One Year Own Occupation
- Primary CPP Integration offset
- 85% All-Source Maximum
- Inflation protection



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Benefits I through IV as described in the Summary of Benefits are mandatory. All benefits (except Long Term Disability) terminate at age 70 or retirement, whichever occurs first.