



abundancecanada.ca

604-559-9262

This Quote is Valid Until:

September 21, 2012

This Quote Was Prepared Exclusively For:

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Benefit	Lives	Volume
Life Insurance	17	\$ 425,000
AD&D	17	\$ 425,000
Dependent Life	10	
Long Term Disability	17	\$ 37,866
Extended Health Care		
Single	7	
Family	5	
Couple	4	
Dental Care		
Single	7	
Family	9	
Employee Assistance Program		
Employees		

E&OE

The quote is based on the coverage and data supplied with the specifications/request to quote.

We reserve the right to amend our quote for significant changes or omissions in the data provided.

Actual Case # 255

Industry: **Construction**

Their Situation and the Solution provided by Abundance Employee Benefits:

- They were hesitant to get a market analysis because they believed they were getting good rate from their broker who had serviced their account for many years.
- They were quite surprised by the size of the 17% savings we showed them.
- This savings included a 100% increase in their dental coverage.

Current Provider		Wholesaler #2		Wholesaler #1	
Rate	Premium	Rate	Premium	Rate	Premium
0.210	\$ 89.25	0.108	\$ 45.90	0.107	\$ 45.48
	\$ -	0.029	\$ 12.33	0.029	\$ 12.33
	\$ -	1.216	\$ 12.16	1.875	\$ 18.75
1.090	\$ 412.74	0.555	\$ 210.16	0.718	\$ 271.88
29.03	\$ 203.21	24.02	\$ 168.14	31.92	\$ 223.44
81.13	\$ 405.65	57.16	\$ 285.80	94.10	\$ 470.50
55.08	\$ 385.56	57.16	\$ 400.11	94.10	\$ 658.72
66.93	\$ 468.51	50.41	\$ 352.87	36.61	\$ 256.27
130.25	\$ 1,172.25	124.00	\$ 1,116.00	109.83	\$ 988.47
	\$ -		\$ -		\$ -
Monthly	\$ 3,137.17	Monthly	\$ 2,603.47	Monthly	\$ 2,945.84
		Savings 17%		Savings 6%	
		Monthly	\$ 533.70	Monthly	\$ 191.33
		Annual	\$ 6,404.44	Annual	\$ 2,295.98
Cost Per Person		Cost Per Person		Cost Per Person	
\$ 125.49	Single	\$ 90.22	Single	\$ 87.92	Single
\$ 240.91	Family	\$ 198.16	Family	\$ 225.20	Family



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	Current Provider	Wholesaler #2	Wholesaler #1
LIFE INSURANCE			
Maximum	\$25,000	\$25,000	\$25,000
Non-evidence maximum	\$25,000	\$25,000	\$25,000
Reduction clause	50% at age 65	50% at age 65	50% at age 65
Termination age	70 years	70 years	70 years
DEPENDENT LIFE INSURANCE			
Spouse		\$10,000	\$10,000
Each child		\$5,000	\$5,000
LONG TERM DISABILITY			
Schedule (% of monthly earnings)	66.67%	66.67%	66.67%
Benefit maximum		\$3,500	\$2,550
Non-evidence maximum	\$2,500	\$2,500	\$2,550
Waiting period	120 days	119 days	119 days
Benefit period	5 years	To age 65	To age 65
Definition of disability	2 years own occupation; Any thereafter	2 years own occupation; Any thereafter	2 years own occupation; Any thereafter
Survivor benefit			
Pre-existing condition			
Tax status	Non-taxable	Non-taxable	Non-taxable
Management program	no	yes	yes
Termination age	65 years	65 years	65 years
Termination age	70 years or retirement	70 years or retirement	70 years or retirement
EXTENDED HEALTH CARE			
Deductible			
Maximum in Canada			
EHC	Unlimited		Unlimited
Drugs	\$1,000	Unlimited	Unlimited
Emergency in Canada			
Reimbursement %	100%	100%	100%
Hospitalization			
In Canada	Semi-private room	Semi-private room	Semi-private room
Emergency Outside Canada	Semi-private room	Semi-private room	Semi-private room
Travel			
Travel coverage maximum		\$5 million per lifetime	\$5 million per year
Travel coverage duration		90 days	6 months



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	Current Provider	Wholesaler #2	Wholesaler #1
Prescription Drugs			
Reimbursement %	80% formulary / 50% other	80%	80%
Drug dispensing fee cap	Reasonable and customary	Reasonable and customary	Reasonable and customary
Pay direct card	Yes	Yes	Yes
Drug plan	National formulary	Generic Drug Equivalent	Generic Drug
Paramedical Professionals			
Reimbursement %	80%	80%	80%
Per visit maximum	Reasonable & Customary	Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner	\$300	\$500	\$500
Vision			
Reimbursement %	100%	100%	100%
Eye exams	\$100 per 24 months (per 12 months for child)	\$100 per 24 months (per 12 months for child)	\$100 per 24 months (per 12 months for child)
Eyeglasses and contacts	\$200 per 24 months (per 12 months for child)	\$200 per 24 months (per 12 months for child)	\$200 per 24 months (per 12 months for child)
Medical supplies and miscellaneous			
Reimbursement %	80%	80%	80%
Survivor benefit	24 months	24 months	24 months
Termination age	70 or retirement	75 or retirement	70 or retirement
DENTAL CARE			
Deductible Amount			
Preventative & Basic	100%	100%	100%
Endodontic & Periodontal	100%	100%	100%
Major Restorative	50%	50%	50%
Maximum for Basic and Major, combined	\$1,500	\$3,000	\$3,000
Orthodontics	50%	50% \$2,000 Maximum	50%
Recall examinations	6 months	6 months	6 months
Survivor benefit	24 months	24 months	24 months
Termination age	70 or retirement	70 or retirement	70 or retirement