



abundancecanada.ca

604-559-9262

This Quote is Valid Until:

October 1, 2012

This Quote Was Prepared Exclusively For:

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Benefit	Lives	Volume
Life Insurance	14	\$ 350,000
AD&D	14	\$ 350,000
Dependent Life	5	
Short Term Disability	7	\$ 4,496
Long Term Disability	14	\$ 36,786
Extended Health Care		
Single	9	
Family	5	
Dental Care		
Single	9	
Family	5	
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 # 261

Industry: **Property Developer**

Their Situation and the Solution provided by Abundance Employee Benefits:

- The former broker of this fast growing company didn't keep their rates in line with their new economies of scale because he had minimal contact with them.
- In an apples to apples comparison we showed them a 26% savings. They were stunned.
- Management opted to reinvest the savings by creating a management class of benefits to increase retention of their most valued employees.
- The net result was still a 13% reduction in their overall rates.

Current Provider		Wholesaler #1		Wholesaler #1 Alternate	
Rate	Premium	Rate	Premium	Rate	Premium
0.160	\$ 56.00	0.110	\$ 38.50	0.109	\$ 95.45
0.040	\$ 14.00	0.033	\$ 11.55	0.033	\$ 11.55
1.040	\$ 5.20	0.841	\$ 4.21	0.932	\$ 4.66
	\$ -		\$ -	0.341	\$ 153.31
0.920	\$ 338.43	0.905	\$ 332.91	0.905	\$ 332.91
64.95	\$ 584.55	49.76	\$ 447.84	54.22	\$ 487.98
161.70	\$ 808.50	144.58	\$ 722.90	156.47	\$ 782.35
47.68	\$ 429.12	32.19	\$ 289.71	34.82	\$ 313.38
146.47	\$ 732.35	68.31	\$ 341.55	80.83	\$ 404.15
	\$ -		\$ -		\$ -
Monthly \$ 2,968.15		Monthly \$ 2,189.17		Monthly \$ 2,585.75	
		Savings 26%		Savings 13%	
		Monthly \$ 778.98		Monthly \$ 382.40	
		Annual \$ 9,347.79		Annual \$ 4,588.85	
Cost Per Person		Cost Per Person		Cost Per Person	
\$ 141.80	Single	\$ 109.30	Single	\$ 138.27	Single
\$ 338.38	Family	\$ 241.09	Family	\$ 287.46	Family



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	Current Provider	Wholesaler #1	Wholesaler #1 Alternate
LIFE INSURANCE			
Maximum	\$25,000	\$25,000	\$25,000 (employees) / \$100,000 (Mngmt)
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	\$5,000	\$5,000	\$5,000
Each child	\$2,500	\$2,500	\$2,500
SHORT TERM DISABILITY			
Schedule (% earnings of weekly income)			66.67% of weekly earnings, 14/14/14
Benefit maximum			\$800
Waiting period			
Benefit period			17 weeks
Termination age			70 years or retirement
LONG TERM DISABILITY			
Schedule (% of monthly earnings)	66.67%	66.67%	66.67%
Benefit maximum	\$5,000	\$5,000	\$5,000
Non-evidence maximum	\$2,250	\$2,700	\$2,700
Waiting period	120 days	120 days	120 days
Benefit period	To age 65	To age 65	To age 65
Definition of disability	2 years from the end of the elimination period;	2 years from the end of the elimination period;	2 years from the end of the elimination period;
Survivor benefit			
Pre-existing condition			
Tax status	Non-taxable	Non-taxable	Non-taxable
Management program			
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	\$25/\$50 (does not include drugs, hospital, travel)	\$25/\$50 (does not include drugs, hospital, travel)	\$25/\$50 (does not include drugs, hospital, travel)
Maximum in Canada			
EHC	Unlimited		
Drugs	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 year	\$5 million per lifetime
Travel coverage duration		6 months	90 days



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	Current Provider	Wholesaler #1	Wholesaler #1 Alternate
Prescription Drugs			
Reimbursement %	100%	100%	100%
Drug dispensing fee cap	Reasonable and customary	Reasonable and customary	Reasonable and customary
Pay direct card	Yes	Yes	Yes
Drug plan	Generic unless physician substitution	Generic unless physician substitution	Generic Drug Equivalent Only
Fertility drugs		\$2,500 per calendar year	\$2,000 per lifetime
Paramedical Professionals			
Reimbursement %	100%	100%	100%
Per visit maximum	Reasonable & Customary	Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner	\$300	\$300	\$500
Vision			
Reimbursement %	100%	100%	100%
Eye exams	Once per 24 months (per 12 months for child)	\$75 per 24 months (per 12 months for child)	\$75 per 24 months (per 12 months for child)
Eyeglasses and contacts	\$250 per 24 months (per 12 months for child)	\$250 per 24 months (per 12 months for child)	\$300 per 24 months (per 12 months for child)
Medical supplies and miscellaneous			
Reimbursement %	100%	100%	100%
Survivor benefit	24 months	24 months	24 months
Termination age	70 or retirement	70 or retirement	70 or retirement
DENTAL CARE			
Deductible Amount	\$25/\$50	\$25/\$50	\$25/\$50
Preventative & Basic	100%	100%	100%
Endodontic & Periodontal	100%	100%	100%
Major Restorative	Not included	Not included	50%
Maximum for Basic and Major, combined	\$1,000	\$1,000	\$2,000
Orthodontics	Not included	Not included	Not included
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