



abundancecanada.ca
604-559-9262

This Quote is Valid Until:
October 24, 2012

This Quote Was Prepared Exclusively For:

Benefit	Lives	Volume
Life Insurance	17	\$ 919,000
AD&D	17	\$ 919,000
Dependent Life	13	
Critical Illness	17	\$ 850,000
Long Term Disability	15	\$ 50,896
Extended Health Care		
Single	3	
Family	13	
Dental Care		
Single	3	
Family	13	
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 # 278

Industry: **Educational Provider**

Their Situation and the Solution provided by Abundance Employee Benefits:

- Their staff had wanted a benefits plan for quite some time but management always thought it would cost too much.
- We showed them two plan designs (Bronze and Silver). On both of these plan designs pricing came in far below their expectations.
- As a result, they chose this Silver plan and their employees were ecstatic.
- Because we encourage conscientious usage of plan benefits, the next year they even received a price decrease.

Wholesaler #2 - Silver

Rate	Premium
0.132 \$	121.31
0.029 \$	26.65
3.170 \$	41.21
0.480 \$	408.00
1.878 \$	955.83
37.92 \$	113.76
90.25 \$	1,173.25
39.40 \$	118.20
96.90 \$	1,259.70
\$	-
Monthly \$	4,217.91

Cost Per Person

\$ 173.75	Single
\$ 286.75	Family

Wholesaler #1 - Silver

Rate	Premium
0.114 \$	104.77
0.029 \$	26.65
3.443 \$	44.76
0.480 \$	408.00
1.409 \$	717.12
40.94 \$	122.82
111.36 \$	1,447.68
30.98 \$	92.94
96.34 \$	1,252.42
\$	-
Monthly \$	4,217.16

Cost Per Person

\$ 151.46	Single
\$ 290.68	Family



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	Wholesaler #2 - Silver	Wholesaler #1 - Silver
LIFE INSURANCE		
Maximum	1 times annual earnings - \$600,000	1 times annual earnings - \$200,000
Non-evidence maximum	\$175,000	\$100,000
Reduction clause	50% at age 65	50% at age 65
Termination age	70 Years	70 Years
DEPENDENT LIFE INSURANCE		
Spouse	\$10,000	\$10,000
Each child	\$5,000	\$5,000
CRITICAL ILLNESS		
Maximum	\$10,000	\$10,000
Description	25 illnesses	25 illnesses
LONG TERM DISABILITY		
Schedule (% of monthly earnings)	66.67%	66.67%
Benefit maximum	\$8,000	\$6,900
Non-evidence maximum	\$4,200	\$4,600
Waiting period	119 days	119 days
Benefit period	To age 65	To age 65
Definition of disability	2 years own occupation; Any and all thereafter	2 years own occupation; Any and all thereafter
Survivor benefit	No	No
Pre-existing condition	90 days / 12 Months	90 days / 12 Months
Tax status	Non-taxable	Non-taxable
Management program	yes	yes
COLA	3%	3%
Termination age	65 years	65 years
Termination age	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)
Maximum in Canada		
EHC	Unlimited	Unlimited
Drugs		
Emergency in Canada		
Reimbursement %	100%	100%
Hospitalization		
In Canada	Semi-private room	Semi-private room
Emergency Outside Canada	Semi-private room	Semi-private room



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	Wholesaler #2 - Silver	Wholesaler #1 - Silver
Travel		
Travel coverage maximum	\$5 million per lifetime	\$5 million per year
Travel coverage duration	90 days	90 days
Prescription Drugs		
Reimbursement %	90%	90%
Drug dispensing fee cap	Reasonable and customary	Reasonable and customary
Pay direct card	Yes	Yes
Drug plan	Generic Drug Equivalent Only	Generic unless physician substitution
Fertility drugs	\$2,000 per lifetime	\$2,500 per calendar year
Paramedical Professionals		
Reimbursement %	80%	80%
Per visit maximum	Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner	\$500	\$500
Vision		
Reimbursement %	100%	100%
Eye exams	\$100 per 24 months (per 12 months for child)	\$75 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)
Medical supplies and miscellaneous		
Reimbursement %	80%	80%
Registered Nurse	\$10,000 per year	\$15,000 per year
Orthopedic Shoes and Orthotics	\$300 per calendar year	\$500 per calendar year
Hearing Aids	\$500 per 60 months	\$500 per 36 months
Fertility Drugs	\$2,000 per lifetime	\$2,500 per calendar year
Survivor benefit	24 months	24 months
Termination age	70 or retirement	70 or retirement
DENTAL CARE		
Deductible Amount	\$25/\$50	\$25/\$50
Preventative & Basic	90%	90%
Endodontic & Periodontal	90%	90%
Major Restorative	50%	50%
Maximum for Basic and Major, combined	\$2,000	\$2,000
Orthodontics	50% \$1,500 Maximum	50% \$1,500 Maximum
Recall examinations	6 months	6 months
Survivor benefit	24 months	24 months
Termination age	70 or retirement	70 or retirement