



ABUNDANCE
EMPLOYEE BENEFITS

abundancecanada.ca

604-559-9262

This Quote is Valid Until:

January 31, 2013

This Quote Was Prepared Exclusively For:

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Benefit	Lives	Volume
Life Insurance	5	\$ 125,000
AD&D	5	\$ 125,000
Dependent Life	2	
Long Term Disability	5	\$ 15,340
Extended Health Care		
Single	3	
Family	1	
Dental Care		
Single	3	
Family	1	
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 # 306

Industry: **Commercial Construction**

Their Situation and the Solution provided by Abundance Employee Benefits:

- This small company with no previous plan wanted to use employee benefits to attract and retain top trades to their team.
- Pricing came in far below their expectations giving them the confidence to choose the Silver Plan Design with additional dental coverage.
- The proposal was quickly approved to attract top talent.

Wholesaler #1 - Silver

Rate	Premium
0.089 \$	11.13
0.029 \$	3.63
1.682 \$	3.36
0.630 \$	96.64
32.39 \$	97.17
95.41 \$	95.41
25.99 \$	77.97
65.36 \$	65.36
\$	-
Monthly \$	450.68

Cost Per Person

\$ 80.66 Single
\$ 184.73 Family

Wholesaler #1 - Bronze

Rate	Premium
0.089 \$	11.13
0.029 \$	3.63
1.682 \$	3.36
0.630 \$	96.64
27.43 \$	82.29
83.95 \$	83.95
24.09 \$	72.27
51.10 \$	51.10
\$	-
Monthly \$	404.38

Cost Per Person

\$ 73.80 Single
\$ 159.01 Family



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	Wholesaler #1 - Silver	Wholesaler #1 - Bronze
LIFE INSURANCE		
Maximum	\$25,000	\$25,000
Non-evidence maximum	\$25,000	\$25,000
Reduction clause	50% at age 65	50% at age 65
Termination age		
DEPENDENT LIFE INSURANCE		
Spouse	\$5,000	\$5,000
Each child	\$2,500	\$2,500
LONG TERM DISABILITY		
Schedule (% of monthly earnings)	66.67%	66.67%
Benefit maximum	\$5,000	\$5,000
Non-evidence maximum	\$2,250	\$2,250
Waiting period	120 days	120 days
Benefit period	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;
Survivor benefit		
Pre-existing condition		
Tax status	Non-taxable	Non-taxable
Management program		
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		
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
Travel		
Travel coverage maximum	\$5 million per year	\$5 million per year
Travel coverage duration	6 months	6 months



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Prescription Drugs		
Reimbursement %	80%	80%
Drug dispensing fee cap	Reasonable and customary	Reasonable and customary
Pay direct card	Yes	Yes
Drug plan	Generic unless physician substitution	Generic unless physician substitution
Fertility drugs	\$2,500 per calendar year	\$2,500 per calendar year
Paramedical Professionals		
Reimbursement %	80%	80%
Per visit maximum	Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner	\$500	\$300
Vision		
Reimbursement %	100%	100%
Eye exams	\$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)
Medical supplies and miscellaneous		
Reimbursement %	80%	80%
Smoking Cessation Products	\$500 per year	\$500 per year
Orthopedic Shoes and Orthotics	\$500 per calendar year	\$500 per calendar year
Hearing Aids	\$500 per 36 months	\$500 per 36 months
Fertility Drugs	\$2,500 per calendar year	\$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%	80%
Endodontic & Periodontal	90%	80%
Major Restorative	50%	50%
Maximum for Basic and Major, combined	\$2,000	\$1,500
Orthodontics	Not included	Not included
Recall examinations	6 months	6 months
Survivor benefit	24 months	24 months
Termination age	70 or retirement	70 or retirement