



abundancecanada.ca

604-559-9262

This Quote is Valid Until:

April 19, 2013

This Quote Was Prepared Exclusively For:

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Benefit	Lives	Volume
Life Insurance	21	\$ 500,000
AD&D	21	\$ 500,000
Dependent Life	11	
Extended Health Care		
Single	10	
Family	7	
Couple	4	
Dental Care		
Single	10	
Family	7	
Couple	4	
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 # 331

Industry: **Manufacturer**

Their Situation and the Solution provided by Abundance Employee Benefits:

- Management promised their employees a Health and Dental Plan if their productivity and profitability was maintained during a high growth year.
- They were referred to us because they were working to fulfil this promise with a different broker but found that he was extremely unresponsive.
- The management team and employees were impressed with our responsiveness and professionalism.

Wholesaler #6

Rate	Premium
0.321 \$	160.50
0.039 \$	19.50
0.860 \$	9.46
Extended Health Care	
24.05 \$	240.50
75.23 \$	526.61
48.10 \$	192.40
Dental Care	
27.14 \$	271.40
88.19 \$	617.33
54.27 \$	217.08
\$	-
Monthly \$	2,254.78

Cost Per Person	
\$ 59.76	Single
\$ 172.85	Family
\$ 111.80	Couple

Wholesaler #2

Rate	Premium
0.277 \$	138.50
0.029 \$	14.50
1.566 \$	17.23
Extended Health Care	
36.35 \$	363.50
86.50 \$	605.50
86.50 \$	346.00
Dental Care	
26.03 \$	260.30
64.02 \$	448.14
64.02 \$	256.08
\$	-
Monthly \$	2,449.75

Cost Per Person	
\$ 69.67	Single
\$ 159.37	Family
\$ 159.37	Couple

Wholesaler #1

Rate	Premium
0.253 \$	126.50
0.029 \$	14.50
1.693 \$	18.62
Extended Health Care	
52.18 \$	521.80
112.40 \$	786.80
112.40 \$	449.60
Dental Care	
39.24 \$	392.40
72.09 \$	504.63
72.09 \$	288.36
\$	-
Monthly \$	3,103.21

Cost Per Person	
\$ 98.13	Single
\$ 192.90	Family
\$ 192.90	Couple



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	Wholesaler #6	Wholesaler #2	Wholesaler #1
LIFE INSURANCE and AD&D			
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	75 years	75 years	70 years
DEPENDENT LIFE INSURANCE			
Spouse	\$5,000	\$5,000	\$5,000
Each child	\$2,500	\$2,500	\$2,500
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	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 person per incident	\$5 million per lifetime	\$5 million per year
Travel coverage duration	60 days	90 days	90 days
Prescription Drugs			
Reimbursement %	80%	80%	80%
Drug dispensing fee cap	no deductible	Reasonable and customary	Reasonable and customary
Pay direct card	Yes	Yes	Yes
Drug plan	Low Cost Alternative	Generic Drug Equivalent	Generic unless
Paramedical Professionals			
Reimbursement %	80%	80%	80%
Per visit maximum	Reasonable & Customary	Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner	\$500	\$500	\$500
Vision			
Reimbursement %	100%	100%	100%
Eye exams	Once per 24 months	Reasonable and Customary per 24 months (per 12 months for child)	\$100 per 24 months (per 12 months for child)
Eyeglasses and contacts	Not included	\$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%
Registered Nurse	\$10,000	\$10,000	\$15,000
Smoking Cessation Products	Not covered	Not covered	\$500 per year
Orthopedic Shoes and Orthotics	\$300 per calendar year	\$300 per calendar year	\$500 per calendar year



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	Wholesaler #6	Wholesaler #2	Wholesaler #1
Hearing Aids	\$500 per 60 months	\$500 per 60 months	\$500 per 36 months
Fertility Drugs	\$2,000 per lifetime	\$2,000 per lifetime	\$2,500 per calendar year
Survivor benefit	24 months	24 months	24 months
Termination age	75 or retirement	75 or retirement	70 or retirement
DENTAL CARE			
Deductible Amount	\$25/\$50	\$25/\$50	\$25/\$50
Preventative & Basic	80%	80%	80%
Endodontic & Periodontal	80%	80%	80%
Major Restorative	50%	50%	50%
Maximum for Basic and Major, combined	\$1,500	\$1,500	\$1,500
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	75 or retirement	75 or retirement	70 or retirement