



abundancecanada.ca
604-559-9262

This Quote is Valid Until:
August 7, 2013

This Quote Was Prepared Exclusively For:

Benefit	Lives	Volume
Life Insurance	3	\$ 75,000
AD&D	3	\$ 75,000
Dependent Life	3	
Extended Health Care		
Single	0	
Family	3	
Dental Care		
Single	0	
Family	3	
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 # 353

Industry: Sales Organization

Their Situation and the Solution provided by Abundance Employee Benefits:

- The company wanted a benefits plan for their executive team.
- They didn't think the benefits that their executives were used to would be attainable because of their small size.
- They were surprised that we could do it and at a similar rate to what they paid when working at larger corporations.

Wholesaler #1

Rate	Premium
0.107 \$	8.03
0.029 \$	2.18
2.307 \$	6.92
Extended Health Care	
50.70 \$	-
116.44 \$	349.32
Dental Care	
34.28 \$	-
82.27 \$	246.81
\$	-

Monthly \$ 613.26

Cost Per Person

\$ 88.38 Single
\$ 204.42 Family

Wholesaler #1 optional

Rate	Premium
0.107 \$	8.03
0.029 \$	2.18
2.307 \$	6.92
Extended Health Care	
45.41 \$	-
104.27 \$	312.81
Dental Care	
34.28 \$	-
82.27 \$	246.81
\$	-

Monthly \$ 576.75

Cost Per Person

\$ 83.09 Single
\$ 192.25 Family



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	Wholesaler #1	Wholesaler #1 optional
LIFE INSURANCE and AD&D		
Maximum	\$25,000	\$25,000
Non-evidence maximum	\$25,000	\$25,000
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
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	\$10,000 per year	\$10,000 per year
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
Hospitalization outside Canada	90 days; semi-private room	90 days; semi-private room
Travel coverage duration	6 months	6 months
Prescription Drugs		
Reimbursement %	80%	80%
Drug dispensing fee cap	\$7.50	\$7.50
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 %	100%	80%
Per visit maximum	Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner	\$500	\$500



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	Wholesaler #1	Wholesaler #1 optional
Vision		
Reimbursement %	100%	80%
Eye exams	\$100 per 24 months (per 12 months for child)	\$100 per 24 months (per 12 months for child)
Eyeglasses and contacts	\$300 per 24 months (per 12 months for child)	\$300 per 24 months (per 12 months for child)
Medical supplies and miscellaneous		
Reimbursement %	80%	80%
Registered Nurse	\$15,000 per year	\$15,000 per year
Orthopedic Shoes and Orthotics	\$500 per calendar year	\$500 per calendar year
Hearing Aids	\$500 per 36 months	\$500 per 36 months
Survivor benefit	24 months	24 months
Termination age	70 or retirement	70 or retirement
DENTAL CARE		
Deductible Amount	\$25/\$50	\$25/\$50
Preventative & Basic	80%	80%
Endodontic & Periodontal	80%	80%
Major Restorative	50%	50%
Maximum for Basic and Major, combined	\$1,500	\$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