



abundancecanada.ca
604-559-9262

This Quote is Valid Until:
November 4, 2013

This Quote Was Prepared Exclusively For:

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Benefit	Lives	Volume
Life Insurance	3	\$ 75,000
AD&D	3	\$ 75,000
Extended Health Care		
Single	3	
Family	0	
Dental Care		
Single	3	
Family	0	
Employee Assistance Program		
Employees		

E&OE

The quote is based on the coverage and data supplied with the specifications/request to quote.

Actual Case # 387

Industry: **Maintenance**

Their Situation and the Solution provided by Abundance Employee Benefits:

- They wanted a benefit package to distinguish themselves from their competition in attracting employees.
- Since few of their competition provided benefits minimal coverage was all they needed.
- Ownership was floored when the rates came in at half of what they had expected.

Wholesaler #1 Enhanced

Rate	Premium
0.092 \$	6.90
0.029 \$	2.18
Extended Health Care	
26.17 \$	78.51
59.99 \$	-
Dental Care	
24.93 \$	74.79
59.83 \$	-
Employee Assistance Program	
\$	-

Monthly \$ 162.38

Cost Per Person

\$ 54.13 Single
\$ 122.85 Family

Wholesaler #2 Enhanced

Rate	Premium
0.083 \$	6.23
0.029 \$	2.18
Extended Health Care	
23.36 \$	70.08
55.58 \$	-
Dental Care	
26.07 \$	78.21
64.14 \$	-
Employee Assistance Program	
\$	-

Monthly \$ 156.70

Cost Per Person

\$ 52.23 Single
\$ 122.52 Family



ABUNDANCE
EMPLOYEE BENEFITS

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Wholesaler #1 Enhanced

Wholesaler #2 Enhanced

	Wholesaler #1 Enhanced	Wholesaler #2 Enhanced
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
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 lifetime
Travel coverage duration	6 months	90 days
Prescription Drugs		
Reimbursement %	80%	80%
Drug dispensing fee cap	Reasonable and customary	Reasonable and customary
Pay direct card	Yes	Yes
Paramedical Professionals		
Reimbursement %	80%	80%
Per visit maximum	Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner	\$300	\$300
Vision		



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	Wholesaler #1 Enhanced	Wholesaler #2 Enhanced
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	not included	not included
Medical supplies and miscellaneous		
Reimbursement %	80%	80%
Survivor benefit	24 months	24 months
Termination age	70 or retirement	75 or retirement
DENTAL CARE		
Deductible Amount	\$25/\$50	\$25/\$50
Preventative & Basic	80%	80%
Endodontic & Periodontal	80%	80%
Major Restorative	Not included	Not included
Maximum for Basic and Major, combined	\$1,000	\$1,000
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