



abundancecanada.ca
604-559-9262

This Quote is Valid Until:
January 31, 2014

This Quote Was Prepared Exclusively For:

Benefit	Lives	Volume
Life Insurance	10	\$ 250,000
AD&D	10	\$ 250,000
Dependent Life	7	
Extended Health Care		
Single	3	
Family	7	
Dental Care		
Single	3	
Family	7	
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 # 401

Industry: **Developer**

Their Situation and the Solution provided by Abundance Employee Benefits:

- They were growing rapidly and wanted a benefits package for their office staff.
- We provided them a Bronze and Silver plan design to help them to help them assess and budget accordingly.
- They surveyed their staff and their employees found great value in the Silver design.

Wholesaler #1 Silver

Rate	Premium
0.131 \$	32.75
0.029 \$	7.25
2.159 \$	15.11
Single	
39.14 \$	117.42
115.36 \$	807.52
Family	
26.97 \$	80.91
69.08 \$	483.56
\$	-

Monthly \$ 1,544.52

Cost Per Person

\$ 70.11 Single
\$ 190.60 Family

Wholesaler #2 Silver

Rate	Premium
0.152 \$	38.00
0.029 \$	7.25
1.830 \$	12.81
Single	
29.85 \$	89.55
71.06 \$	497.42
Family	
28.76 \$	86.28
70.74 \$	495.18
\$	-

Monthly \$ 1,226.49

Cost Per Person

\$ 63.14 Single
\$ 148.16 Family



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Wholesaler #1 Silver

Wholesaler #2 Silver

	Wholesaler #1 Silver	Wholesaler #2 Silver
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		
Drugs	\$10,000	\$10,000
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	\$7.50 per prescription	\$5 per prescription
Pay direct card	Yes	Yes
Drug plan	Generic unless physician substitution	Generic unless physician substitution
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 Silver

Wholesaler #2 Silver

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%
Registered Nurses	\$15,000 per year	\$10,000 per year
Orthopedic Shoes and Orthotics	\$500 per calendar year	\$300 per calendar year
Hearing Aids	\$500 per 36 months	\$500 per 60 months
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	No coverage	No coverage
Maximum for Basic and Major, combined	\$1,250	\$1,250
Orthodontics	Not included	Not included
Recall examinations	9 months	9 months
Survivor benefit	24 months	24 months
Termination age	70 or retirement	75 or retirement