



abundancecanada.ca

604-559-9262

This Quote is Valid Until:

January 28, 2014

This Quote Was Prepared Exclusively For:

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Benefit	Lives	Volume
Life Insurance	6	\$ 150,000
AD&D	6	\$ 150,000
Long Term Disability	6	\$ 11,815
<b>Extended Health Care</b>		
Single	5	
<b>Dental Care</b>		
Single	5	
<b>Employee Assistance Program</b>		
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 # 402

Industry: **Construction**

Their Situation and the Solution provided by Abundance Employee Benefits:

- As a long time member of an Association Plan they were doubtful that we could save them money.
- When we took them to market we were immediately able to save them 37% on their plan which included more coverage on the Long Term Disability.
- They used some of this savings to improve their Dental Plan and add Vision. The net result was a 17% savings over their existing plan with improved benefits.

Current Provider		Wholesaler #2		Wholesaler #2 Enhanced	
Rate	Premium	Rate	Premium	Rate	Premium
0.300	\$ 45.00	0.237	\$ 35.55	0.257	\$ 38.55
0.046	\$ 6.90	0.029	\$ 4.35	0.029	\$ 4.35
1.950	\$ 230.39	1.857	\$ 219.40	1.857	\$ 219.40
54.65	\$ 273.25	30.70	\$ 153.50	32.93	\$ 164.65
35.78	\$ 178.90	38.67	\$ 193.35	38.67	\$ 193.35
	\$ -		\$ -		\$ -
<b>Monthly \$ 734.44</b>		<b>Monthly \$ 606.15</b>		<b>Monthly \$ 620.30</b>	
		<b>Savings 17%</b>		<b>Savings 16%</b>	
		Monthly \$ 128.29		Monthly \$ 114.14	
		Annual \$ 1,539.46		Annual \$ 1,369.66	
<b>Cost Per Person</b>		<b>Cost Per Person</b>		<b>Cost Per Person</b>	
\$ 137.48	Single	\$ 112.59	Single	\$ 115.32	Single



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	Current Provider	Wholesaler #2	Wholesaler #2 Enhanced
<b>LIFE INSURANCE</b>			
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	70 years	70 years	75 years
<b>LONG TERM DISABILITY</b>			
Schedule (% of monthly earnings)	66.67%	66.67%	66.67%
Benefit maximum	\$1,500	\$5,000	\$5,000
Non-evidence maximum	\$1,500	\$1,500	\$1,500
Waiting period	120 days	119 days	119 days
Benefit period	To age 65	To age 65	To age 65
COLA	0%	0%	0%
Tax status	Non-taxable	Non-taxable	Non-taxable
Termination age	65 years	65 years	65 years
<b>EXTENDED HEALTH CARE</b>			
Deductible	None	None	None
Maximum in Canada			
EHC	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 trip	\$5 million per year	\$5 million per lifetime
Trip Cancellation	Covered	Not Covered	Not Covered
Travel coverage duration	180 days	6 months	90 days
Prescription Drugs			
Reimbursement %	70%	70%	70%
Drug dispensing fee cap	Reasonable and customary	Reasonable and customary	Reasonable and customary
Pay direct card	Yes	Yes	Yes
Drug plan	Generic unless physician substitution	Generic unless physician substitution	Generic Drug Equivalent Only
Fertility drugs		\$2,500 per calendar year	\$2,000 per lifetime
Paramedical Professionals			
Reimbursement %	100%	100%	100%
Per visit maximum	Reasonable & Customary	Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner	\$500 (with a combined total of \$1,500)	\$500	\$500
Vision			
Reimbursement %	100%	100%	100%



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	Current Provider	Wholesaler #2	Wholesaler #2 Enhanced
Eye exams	\$75 per 24 months (per 12 months for child)	\$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	Not included
Medical supplies and miscellaneous			
Reimbursement %	80%	80%	80%
Registered Nurse	\$10,000 per 24 months	\$10,000 per 24 months	\$10,000 per 24 months
Smoking Cessation Products	\$500 per year	\$500 per year	Not covered
Orthopedic Shoes / Orthotics	\$350 / \$200 per year	\$350 / \$200 per year	\$350 / \$200 per year
Hearing Aids	\$500 per 5 years	\$500 per 5 years	\$500 per 5 years
Survivor benefit	None	24 months	24 months
Termination age	75 or retirement	70 or retirement	75 or retirement
<b>DENTAL CARE</b>			
Deductible Amount	None	None	None
Preventative & Basic	80%	80%	80%
Endodontic & Periodontal	80%	80%	80%
Major Restorative	Not included	Not included	Not included
Maximum for Basic and Major, combined	\$1,500 (\$5,000 per family combined)	\$1,500	\$1,500
Orthodontics	Not included	Not included	Not included
Recall examinations	6 months	6 months	6 months
Survivor benefit	None	24 months	24 months
Termination age	75 or retirement	70 or retirement	75 or retirement