



abundancecanada.ca

604-559-9262

This Quote is Valid Until:

February 2014

This Quote Was Prepared Exclusively For:

Benefit	Lives	Volume
Life Insurance	10	\$ 300,000
AD&D	10	\$ 300,000
Dependent Life	4	
Long Term Disability	10	\$ 34,451
Extended Health Care		
Single	6	
Family	4	
Dental Care		
Single	6	
Family	4	

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 # 411

Industry: **Construction Services**

Their Situation and the Solution provided by Abundance Employee Benefits:

- Client was unhappy with their current broker because of lack of information and servicing
- This client was fed a massive 48% increase from his former insurance company
- We brought this case to our wholesale partners and saved him 18% on his premiums
- We also saved him 25+% on his Long Term Disability Premiums
- We also improved LTD coverage quality for their employees

Current Provider

Rate	Premium
0.113 \$	33.90
0.045 \$	13.50
1.250 \$	5.00
	-
54.93 \$	329.58
131.97 \$	527.88
62.45 \$	374.70
158.59 \$	634.36
Monthly \$	1,918.92

Wholesaler #1

Rate	Premium
0.107 \$	32.10
0.029 \$	8.70
1.830 \$	7.32
0.711 \$	244.95
50.47 \$	302.82
120.80 \$	483.20
45.47 \$	272.82
115.47 \$	461.88
Monthly \$	1,813.79

Savings

5%

Monthly \$	105.13
Annual \$	1,261.60

Cost Per Person

\$ 122.12	Single
\$ 296.55	Family

Cost Per Person

\$ 124.51	Single
\$ 266.67	Family



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	Current Provider	Wholesaler #1
LIFE INSURANCE		
Maximum	\$30,000	\$30,000
Non-evidence maximum	\$30,000	\$30,000
Reduction clause	50% at age 65	50% at age 65
Termination age	65 years or retirement	70 years or retirement
OPTIONAL LIFE INSURANCE		
Amount of insurance	Units of \$25,000	Units of \$10,000
Maximum	\$600,000	\$250,000
Evidence of insurability	Required	Required
Spouse	Units of \$10,000 to maximum \$250,000	Units of \$10,000 to maximum \$250,000
Termination age	65 years or retirement	65 years or retirement
ACCIDENTAL DEATH & DISMEMBERMENT		
Maximum	Same as life	Same as life
Reduction clause	Same as life	Same as life
Termination age	Same as life	Same as life
DEPENDENT LIFE INSURANCE		
Spouse	\$10,000	\$10,000
Each child	\$5,000	\$5,000
CRITICAL ILLNESS		
Maximum	Not included	Not included
Description	Not included	Not included
LONG TERM DISABILITY		
Schedule (% of monthly earnings)		66.67%
Benefit maximum		\$6,000
Non-evidence maximum		\$4,000
Waiting period		119 days
Benefit period		To age 65
Definition of disability	Not included	2 years from the end of the elimination period; Any and all thereafter



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	Current Provider	Wholesaler #1
Tax status		Non-taxable
Management program		Included
Termination age		65 years
Termination age		65 years or retirement
EXTENDED HEALTH CARE		
Deductible	None	None
Maximum in Canada		
EHC	Unlimited	Unlimited
Drugs	Unlimited	Unlimited
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 lifetime	\$5 million per year
Travel coverage duration	60 days	6 months
Prescription Drugs		
Reimbursement %	80%	80%
Drug dispensing fee cap	Reasonable and customary	Reasonable and customary
Pay direct card	Yes	Yes
Drug plan	Generic	Generic unless physician substitution
Fertility drugs		\$2,500 per calendar year
Paramedical Professionals		
Reimbursement %	80%	80%
Per visit maximum	Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner	\$500	\$500
Vision		
Reimbursement %	100%	100%



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	Current Provider	Wholesaler #1
Eye exams	\$75 per 24 months (per 12 months for child)	\$75 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%
Smoking Cessation Products		\$500 per year
Orthopedic Shoes and Orthotics		\$500 per calendar year
Hearing Aids		\$500 per 36 months
Fertility Drugs		\$2,500 per calendar year
Survivor benefit	24 months	24 months
Termination age	75 or retirement	70 or retirement
DENTAL CARE		
Deductible Amount	None	None
Preventative & Basic	100%	80%
Endodontic & Periodontal	100%	80%
Major Restorative	50%	50%
Maximum for Basic and Major, combined	\$2,000	\$2,000
Orthodontics	Not included	Not included
Recall examinations	5 months	6 months
Survivor benefit	24 months	24 months
Termination age	75 or retirement	70 or retirement