



abundancecanada.ca

604-559-9262

This Quote is Valid Until:

February 2014

This Quote Was Prepared Exclusively For:

Benefit	Lives	Volume
Life Insurance	14	\$ 748,000
AD&D	14	\$ 748,000
Dependent Life	6	
Critical Illness		
Short Term Disability		
Long Term Disability	14	\$ 40,518
Extended Health Care		
Single	8	
Family	5	
Dental Care		
Single	8	
Family	5	
Employee Assistance Program		
Employees	14	

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 # 414

Industry: Architectural Services

Their Situation and the Solution provided by Abundance Employee Benefits:

- Client thought it was too late to review their benefits because they had just renewed
- In fact, this is the best time to review benefits for pricing accuracy
- Upon review, we were able to save them 14% on their benefits
- They opted to give-back to their staff and improved benefits
- In the end, they saved 12% on their premiums
- They improved Vision Care, Dental Care and Long Term Disability Coverage

Current Provider

Rate	Premium
0.110 \$	82.28
0.041 \$	30.67
2.230 \$	13.38
\$	-
\$	-
1.210 \$	490.27
40.85 \$	326.80
99.41 \$	497.05
38.32 \$	306.56
104.72 \$	523.60
\$	-

Monthly \$ 2,270.61

Wholesaler #1

Rate	Premium
0.073 \$	54.60
0.029 \$	21.69
0.966 \$	5.80
\$	-
\$	-
0.645 \$	261.34
37.81 \$	302.48
91.06 \$	455.30
37.01 \$	296.08
101.14 \$	505.70
2.90 \$	40.60

Monthly \$ 1,943.59

Savings

14%

Monthly \$ 327.02
Annual \$ 3,924.25

Cost Per Person

\$ 122.26 Single
\$ 249.45 Family

Cost Per Person

\$ 101.84 Single
\$ 220.18 Family



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	Current Provider	Wholesaler #1
LIFE		
Maximum	1 x annual earnings up to \$500,000	1 x annual earnings up to \$500,000
Non-evidence maximum	\$150,000	\$125,000
Reduction clause	50% at age 65	50% at age 65
Termination age	70 years or retirement	70 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		
Spouse	\$10,000	\$10,000
Each child	\$5,000	\$5,000
CRITICAL ILLNESS		
Maximum	Not included	Not included
Description	Not included	Not included
SHORT TERM DISABILITY		
Schedule (% earnings of weekly income)	0%	0%
Benefit maximum	\$0	\$0
Waiting period		
Benefit period		
Termination age	70 years or retirement	70 years or retirement
LONG TERM DISABILITY		
Schedule (% of monthly earnings)	66.67%	66.67%
Benefit maximum	\$4,000	\$4,000
Non-evidence maximum	\$2,000	\$3,500
Waiting period	17 weeks	119 days
Benefit period	To age 65	To age 65
Definition of disability	2 years own occupation; any and all thereafter	2 years own occupation; any and all thereafter
Survivor benefit		



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	Current Provider	Wholesaler #1
Pre-existing condition		
Tax status	Non-taxable	Non-taxable
Management program		
Termination age	65 years or retirement	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
Travel coverage duration	60 days	90 days
Prescription Drugs		
Reimbursement %	80%	80%
Drug dispensing fee cap	Reasonable and customary	Reasonable and customary
Pay direct card	Yes	Yes
Drug plan	Generic	Generic
Fertility drugs		\$2,000 per lifetime
Paramedical Professionals		
Reimbursement %	100%	100%
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	\$100 per 24 months (per 12 months for child)	\$100 per 24 months (per 12 months for child)
Eyeglasses and contacts	\$150 per 24 months (per 12 months for child)	\$150 per 24 months (per 12 months for child)
Medical supplies and miscellaneous		
Reimbursement %	100%	100%
Smoking Cessation Products		Not included
Orthopedic Shoes and Orthotics		\$300 per calendar year
Hearing Aids		\$500 per 60 months
Employee Assistance Program (EAP)	Included	Included
Survivor benefit	24 months	24 months
Termination age	70 or retirement	75 or retirement
DENTAL CARE		
Deductible Amount	None	None
Preventative & Basic	80%	80%
Endodontic & Periodontal	80%	80%
Major Restorative	50%	50%
Maximum for Basic and Major, combined	\$2,000	\$2,000
Orthodontics		
Reimbursement %	50%	50%
Orthodontics maximum	\$1,500 per lifetime	\$1,500 per lifetime
Exam Frequency and Termination		
Recall examinations	9 months	9 months
Survivor benefit	24 months	24 months
Termination age	70 or retirement	80 or retirement