



abundancecanada.ca
604-559-9262

This Quote is Valid Until:
March 15, 2014

This Quote Was Prepared Exclusively For:

Benefit	Lives	Volume
Life Insurance	6	\$ 600,000
AD&D	6	\$ 600,000
Dependent Life	4	
Long Term Disability	6	\$ 18,956
Extended Health Care		
Single	2	
Family	4	
Dental Care		
Single	2	
Family	4	
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 # 416

Industry: **Construction**

Their Situation and the Solution provided by Abundance Employee Benefits:

- They did not know what to expect concerning rates or coverage because they had never had a plan before.
- They were amazed when the numbers came in below their expectations.
- We recommended going with the Bronze plan because it allows for the plan to evolve as the company gains experience
- It is easier to budget and the employees are happy to just have a plan in the first year.

Wholesaler #2 - Bronze

Rate	Premium
0.086 \$	51.60
0.029 \$	17.40
1.364 \$	5.46
1.000 \$	189.56
19.57 \$	39.14
46.57 \$	186.28
25.44 \$	50.88
62.60 \$	250.40
\$	-
Monthly \$	790.72

Cost Per Person

\$ 88.10 Single
\$ 153.63 Family

Wholesaler #2 - Silver

Rate	Premium
0.086 \$	51.60
0.029 \$	17.40
2.045 \$	8.18
1.057 \$	200.36
25.06 \$	50.12
59.63 \$	238.52
43.90 \$	87.80
107.99 \$	431.96
\$	-
Monthly \$	1,085.94

Cost Per Person

\$ 113.85 Single
\$ 214.56 Family



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	Wholesaler #2 - Bronze	Wholesaler #2 - Silver
LIFE INSURANCE		
Maximum	\$25,000	\$100,000
Non-evidence maximum	\$25,000	\$75,000
Reduction clause	50% at age 65	50% at age 65
Termination age	70 years	70 years
DEPENDENT LIFE INSURANCE		
Spouse	\$10,000	\$15,000
Each child	\$5,000	\$7,500
LONG TERM DISABILITY		
Schedule (% of monthly earnings)	66.67%	66.67%
Benefit maximum	\$7,000	none
Non-evidence maximum	\$2,500	none
Waiting period	119 days	119 days
Benefit period	To age 65	To age 65
Definition of disability	2 years from the end of the elimination period; Any and all thereafter	2 years from the end of the elimination period; Any and all thereafter
COLA		
Tax status	2% after 3 years	3% after 3 years
Termination age	Non-taxable	Non-taxable
	65 years	65 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 lifetime	\$5 million per lifetime
Travel coverage duration	90 days	90 days



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	Wholesaler #2 - Bronze	Wholesaler #2 - Silver
Prescription Drugs		
Reimbursement %	80%	90%
Drug dispensing fee cap	Reasonable and customary	Reasonable and customary
Pay direct card	Yes	Yes
Drug plan	Generic Drug Equivalent Only	Generic Drug Equivalent Only
Paramedical Professionals		
Reimbursement %	80%	100%
Per visit maximum	Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner	\$300	\$500
Vision		
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)	\$300 per 24 months (per 12 months for child)
Medical supplies and miscellaneous		
Reimbursement %	80%	100%
Survivor benefit	24 months	24 months
Termination age	75 or retirement	75 or retirement
DENTAL CARE		
Deductible Amount	\$25/\$50	\$25/\$50
Preventative & Basic	80%	90% (\$2,000 max)
Endodontic & Periodontal	80%	90%
Major Restorative	Not included	50% (\$2,000 max)
Maximum for Basic and Major, combined	\$1,500	No
Orthodontics	Not included	50% (\$2,000 per lifetime)
Recall examinations	9 months	6 months
Survivor benefit	24 months	24 months
Termination age	75 or retirement	75 or retirement