



ABUNDANCE
EMPLOYEE BENEFITS

abundancecanada.ca

604-559-9262

This Quote is Valid Until:

March 31, 2014

This Quote Was Prepared Exclusively For:

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Benefit	Lives	Volume
Life Insurance	12	\$ 300,000
AD&D	12	\$ 300,000
Dependent Life	6	
Extended Health Care		
Single	6	
Family	6	
Dental Care		
Single	6	
Family	6	
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 # 417

Industry: **Construction**

Their Situation and the Solution provided by Abundance Employee Benefits:

- This high end home builder wanted to provide a benefit plan for their staff.
- They bid this plan out to 3 different brokers because that is the way they were used to operating their business.
- Our company culture is based on relationship which we believe is much more important than just the numbers. When we realized that they were only numbers people we chose not to submit this quote because it didn't match our core values.

Wholesaler #1

Rate	Premium
0.077 \$	23.10
0.029 \$	8.70
1.686 \$	10.12
30.67 \$ 184.02	
89.93 \$ 539.58	
25.90 \$ 155.40	
51.29 \$ 307.74	
\$	-

Monthly \$ 1,228.66

Cost Per Person

\$ 59.22 **Single**
\$ 145.56 **Family**

Wholesaler #2

Rate	Premium
0.084 \$	25.20
0.029 \$	8.70
0.908 \$	5.45
22.97 \$ 137.82	
54.70 \$ 328.20	
24.87 \$ 149.22	
61.16 \$ 366.96	
\$	-

Monthly \$ 1,021.55

Cost Per Person

\$ 50.67 **Single**
\$ 119.59 **Family**



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	Wholesaler #1	Wholesaler #2
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 per year	\$10,000 per year
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	nil	nil
Pay direct card	Yes	Yes
Drug plan	Generic unless physician substitution	Generic Drug Equivalent Only
Fertility drugs	\$2,500 per calendar year	\$2,000 per lifetime



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	Wholesaler #1	Wholesaler #2
Paramedical Professionals		
Reimbursement %	80%	80%
Per visit maximum	Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner	\$300	\$300
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)	\$200 per 24 months (per 12 months for child)
Medical supplies and miscellaneous		
Reimbursement %	80%	80%
Registered Nurse	\$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	70 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	70 or retirement