



abundancecanada.ca
604-559-9262

Renewal effective date

April 1, 2014

This Quote Was Prepared Exclusively For:

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Benefit	Lives	Volume
Life Insurance	22	\$ 550,000
AD&D	22	\$ 550,000
Long Term Disability	22	\$ 66,717
Dependent Life Insurance		
Dependents	14	
Extended Health Care		
Single	8	
Family	14	
Dental Care		
Single	8	
Family	14	
Employee Assistance Program		
Employees	0	

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 # 420

Industry: **Manufacturer**

Their Situation and the Solution provided by Abundance Employee Benefits:

- They originally switched to us because of our wholesale relationship with their previous insurer.
- We provided them a 10% savings without changing anything in their plan because of our wholesale relationship with their insurer.
- We still took their plan to market to hold their insurers accountable but the savings were minimal compared to the risk of changing.
- Now their plan renewals are boring and predictable. Exactly what they like.

2013 Renewal

Rate	Premium
0.359	\$ 197.45
0.045	\$ 24.75
2.113	\$ 1,409.73
2.56	\$ 35.84
62.13	\$ 497.04
165.98	\$ 2,323.72
49.34	\$ 394.72
174.32	\$ 2,440.48
0.00	\$ -
Premium	
Monthly	\$ 7,323.73

Cost Per Person	
Single	\$ 185.65
Family	\$ 417.04

Wholesaler #2

Rate	Premium
0.311	\$ 171.05
0.029	\$ 15.95
3.160	\$ 2,108.26
2.66	\$ 37.23
53.61	\$ 428.88
143.24	\$ 2,005.36
43.13	\$ 345.04
152.40	\$ 2,133.60
0.00	\$ -
Premium	
Monthly	\$ 7,245.36

Savings	
	-1%
Monthly	\$ (78.37)
Annual	\$ (940.40)

Cost Per Person	
Single	\$ 201.07
Family	\$ 402.63



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	2013 Renewal	Wholesaler #2
LIFE INSURANCE		
Maximum		\$25,000
Non-evidence maximum		\$25,000
Reduction clause		50% at age 65
Termination age		70 or retirement
ACCIDENTAL DEATH & DISMEMBERMENT		
Maximum		Same as Life
Reduction clause		Same as Life
Termination age		Same as Life
DEPENDENT LIFE INSURANCE		
Spouse		\$5,000
Each child		\$2,500
LONG TERM DISABILITY		
Schedule (% of monthly earnings)		66.67%
Benefit maximum		\$5,000
Non-evidence maximum		\$4,200
Waiting period		119 days
Benefit period		To age 65
Definition of disability		2 years own occupation; any occupation thereafter
Tax status		Non-taxable
Termination age		65 or retirement
EXTENDED HEALTH CARE		
Deductible		\$50/\$100 (does not include drugs, hospital, travel or vision)
Maximum in Canada		
EHC		Unlimited
Drugs		Unlimited



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Emergency in Canada		
Reimbursement %		100%
Hospitalization		
In Canada		Semi-private room
Emergency Outside Canada		Semi-private room
Travel		
Travel coverage maximum		\$5 million per lifetime
Travel coverage duration		90 days
Prescription Drugs		
Reimbursement %		90%
Drug dispensing fee cap		Reasonable and customary
Pay direct card		Yes
Drug plan		Generic only
Paramedical Professionals		
Reimbursement %		90%
Per visit maximum		Reasonable & Customary
Annual maximum per practitioner		\$500
Vision		
Reimbursement %		100%
Eye exams		\$100 per 24 months
Eyeglasses and contacts		\$250 per 24 months
Vision frequency for child		Per 12 months
Medical supplies and miscellaneous		
Reimbursement %		90%
Registered nurse		\$10,000 per year
Smoking Cessation Products		Not included
Orthopedic Shoes and Orthotics		\$300 per calendar year
Hearing Aids		\$500 per 60 months
Fertility Drugs		\$2,000 per lifetime



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Survivor benefit		24 months
Termination age		75 or retirement
DENTAL CARE		
Deductible Amount		None
Preventative & Basic		100%
Endodontic & Periodontal		100%
Major Restorative		Not included
Annual combined maximum		\$1,500
Orthodontics for child		Not included
Recall examinations		6 months
Survivor benefit		24 months
Termination age		80 or retirement