



abundancecanada.ca

604-559-9262

This Quote is Valid Until:

May 30, 2014

This Quote Was Prepared Exclusively For:

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Benefit	Lives	Volume
Life Insurance	13	\$ 325,000
AD&D	13	\$ 325,000
Dependent Life	11	
Extended Health Care		
Single	2	
Family	11	
Dental Care		
Single	2	
Family	11	
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 # 430**

Industry: **Construction**

Their Situation and the Solution provided by Abundance Employee Benefits:

- They were initially apprehensive to get a strategic evaluation because they thought they were getting excellent rates.
- They were shocked when we saved them 15% due to their low usage history.
- With the savings we looked into improving their coverage by adding vision and improving their paramedical coverage.

**Current Provider**

Rate	Premium
0.380	\$ 123.50
0.041	\$ 13.33
1.010	\$ 11.11
31.94	\$ 63.88
72.76	\$ 800.36
20.49	\$ 40.98
51.16	\$ 562.76
\$	-

**Monthly \$ 1,615.92**

Cost Per Person	
\$ 62.96	Single
\$ 135.46	Family

**Wholesaler #1**

Rate	Premium
0.326	\$ 105.95
0.029	\$ 9.43
1.159	\$ 12.75
26.01	\$ 52.02
59.95	\$ 659.45
18.34	\$ 36.68
45.78	\$ 503.58
\$	-

**Monthly \$ 1,379.86**

Savings	
	<b>15%</b>
Monthly	\$ 236.06
Annual	\$ 2,832.73

Cost Per Person	
\$ 53.23	Single
\$ 115.76	Family

**Wholesaler #2**

Rate	Premium
0.328	\$ 106.60
0.029	\$ 9.43
0.989	\$ 10.88
30.59	\$ 61.18
70.45	\$ 774.95
20.09	\$ 40.18
50.18	\$ 551.98
\$	-

**Monthly \$ 1,555.20**

Savings	
	<b>4%</b>
Monthly	\$ 60.72
Annual	\$ 728.65

Cost Per Person	
\$ 59.61	Single
\$ 130.54	Family



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	Current Provider	Wholesaler #1	Wholesaler #2
<b>LIFE INSURANCE</b>			
Maximum	\$25,000	\$25,000	\$25,000
Non-evidence maximum	\$25,000	\$25,000	\$25,000
Reduction clause	50% at age 65	50% at age 65	50% at age 65
Termination age	70 or retirement	70 or retirement	70 or retirement
<b>ACCIDENTAL DEATH &amp; DISMEMBERMENT</b>			
Maximum	Same as life	Same as life	Same as life
Reduction clause	Same as life	Same as life	Same as life
Termination age	Same as life	Same as life	Same as life
<b>DEPENDENT LIFE INSURANCE</b>			
Spouse	\$5,000	\$5,000	\$5,000
Each child	\$2,500	\$2,500	\$2,500
Child eligibility	From 14 years	<b>From birth</b>	<b>From birth</b>
<b>EXTENDED HEALTH CARE</b>			
Deductible	\$0	\$0	\$0
Maximum in Canada			
EHC	Unlimited	Unlimited	Unlimited
Drugs	Unlimited	Unlimited	Unlimited
Emergency in Canada			
Reimbursement %	100%	100%	100%
Hospitalization			
In Canada	Semi-private room	Semi-private room	Semi-private room
Emergency Outside Canada	Semi-private room	Semi-private room	Semi-private room
Travel			
Travel coverage maximum	Unlimited	\$5 million per year	\$5 million per lifetime
Travel coverage duration	60 days	6 months	90 days
Prescription Drugs			
Reimbursement %	100%	100%	100%
Drug dispensing fee cap	Reasonable and customary	Reasonable and customary	Reasonable and customary
Pay direct card	Yes	Yes	Yes
Drug plan	Generic only	Generic unless physician substitution	Generic only
Paramedical Professionals			
Reimbursement %	100%	100%	100%
Per visit maximum		Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner		<b>\$300</b>	<b>\$500</b>
Vision			
Reimbursement %	Not included	<b>100%</b>	<b>100%</b>
Eye exams	Not included	<b>\$100 per 24 months</b>	<b>\$100 per 24 months</b>
Eyeglasses and contacts	Not included	Not included	Not included
Medical supplies and miscellaneous			



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	Current Provider	Wholesaler #1	Wholesaler #2
Reimbursement %	100%	100%	100%
Smoking Cessation Products		\$500 per year	Not included
Orthopedic Shoes and Orthotics		\$500 per year	\$300 per year
Hearing Aids		\$500 per 36 months	\$500 per 60 months
Fertility Drugs		\$2,500 per year	\$2,000 per lifetime
Survivor benefit	2 years	2 years	2 years
Termination age	70 or retirement	70 or retirement	75 or retirement
<b>DENTAL CARE</b>			
Deductible Amount	\$0	\$0	\$0
Preventative & Basic	80%	80%	80%
Endodontic & Periodontal	80%	80%	80%
Major Restorative	50%	50%	50%
Maximum for Basic and Major, combined	\$1,000	\$1,000	\$1,000
Orthodontics	Not included	Not included	Not included
Recall examinations	6 months	6 months	6 months
Survivor benefit	2 years	2 years	2 years
Termination age	70 or retirement	70 or retirement	80 or retirement