



abundancecanada.ca  
604-559-9262

**This Quote is Valid Until:**  
**June 1, 2014**

This Quote Was Prepared Exclusively For:

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Benefit	Lives		Volume	
	CLASS 1	CLASS 2	CLASS 1	CLASS 2
Life Insurance	10	25	\$ 250,000	\$ 625,000
AD&D	10	25	\$ 250,000	\$ 625,000
Dependent Life	4	4		
Long Term Disability	10	0	\$ 28,775	\$ -
<b>Extended Health Care</b>				
Single	6	21		
Family	4	4		
Couple				
<b>Dental Care</b>				
Single	6	21		
Family	4	4		
Couple				
<b>Employee Assistance Program</b>				
Employees	10	25		

**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 # 439**

Industry: **Health and Wellness**

Their Situation and the Solution provided by Abundance Employee Benefits:

- They wanted to provide management with a superior set of benefits but they were surprised by the cost of the additional benefits.
- We took the plan to one of our wholesalers and were able to get them those additional benefits and provide them with an overall reduction in their rates.
- We added Long Term Disability Coverage and increased paramedical coverage from \$300 to \$750 per practitioner.

Current Provider			Wholesaler #2			Wholesaler #2 Enhanced		
Rate	Rate	Premium	Rate	Rate	Premium	Rate	Rate	Premium
CLASS 1	CLASS 2		CLASS 1	CLASS 2		CLASS 1	CLASS 2	
0.130	0.130	\$ 113.75	0.082	0.082	\$ 71.75	0.082	0.082	\$ 71.75
0.055	0.055	\$ 48.13	0.029	0.029	\$ 25.38	0.029	0.029	\$ 25.38
0.820	0.820	\$ 6.56	0.784	0.784	\$ 6.27	0.784	0.784	\$ 6.27
		\$ -			\$ -	1.169		\$ 336.38
67.32	67.32	\$ 1,817.64	50.34	50.34	\$ 1,359.18	50.32	50.32	\$ 1,358.64
119.82	119.82	\$ 958.56	89.61	89.61	\$ 716.88	90.68	90.68	\$ 725.44
		\$ -			\$ -			\$ -
43.78	43.78	\$ 1,182.06	49.72	49.72	\$ 1,342.44	49.72	49.72	\$ 1,342.44
100.00	100.00	\$ 800.00	113.56	113.56	\$ 908.48	113.56	113.56	\$ 908.48
		\$ -			\$ -			\$ -
0.00	0.00	\$ -	2.90	2.90	\$ 101.50	2.90	2.90	\$ 101.50
<b>Monthly \$ 4,926.70</b>			<b>Monthly \$ 4,531.88</b>			<b>Monthly \$ 4,876.28</b>		
			<b>Savings</b>			<b>Savings</b>		
			<b>8%</b>			<b>1%</b>		
			Monthly	\$	<b>394.82</b>	Monthly	\$	<b>50.42</b>
			Annual	\$	<b>4,737.82</b>	Annual	\$	<b>605.02</b>
<b>Cost Per Person</b>			<b>Cost Per Person</b>			<b>Cost Per Person</b>		
CLASS 1	CLASS 2		CLASS 1	CLASS 2		CLASS 1	CLASS 2	
\$ 115.73	\$ 115.73	Single	\$ 105.74	\$ 105.74	Single	\$ 139.35	\$ 105.72	Single
\$ 225.27	\$ 225.27	Family	\$ 209.63	\$ 209.63	Family	\$ 244.34	\$ 210.70	Family



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	Current Provider	Wholesaler #2	Wholesaler #2 Enhanced
<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; reduces to \$5,000 at age 70	50% at age 65	50% at age 65
Termination age	75 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	50% at age 65	Same as life	Same as life
Termination age	70 or retirement	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
Termination age	70 or retirement	70 or retirement	70 or retirement
<b>LONG TERM DISABILITY</b>			
Formula (% of monthly earnings)			66.67%
Benefit maximum			<b>\$7,000</b>
Non-evidence maximum			<b>\$2,500</b>
Waiting period			119 days
Benefit period			To age 65
Definition of disability	Not included	Not included	2 years own occupation; any occupation thereafter
Tax status			Non-taxable
Termination age			65 or retirement
<b>EXTENDED HEALTH CARE</b>			
Deductible	\$25/\$50 (does not include drugs, hospital, travel or vision)	\$25/\$50 (does not include drugs, hospital, travel or vision)	\$25/\$50 (does not include drugs, hospital, travel or vision)
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			
Reimbursement %	100%	100%	100%
Travel coverage maximum	\$5 million per lifetime	\$5 million per lifetime	\$5 million per lifetime
Travel coverage duration per trip	60 days	90 days	90 days
Prescription Drugs			



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	Current Provider	Wholesaler #2	Wholesaler #2 Enhanced
Reimbursement %	90% BC PharmaCare Formulary only	90%	90%
Drug dispensing fee cap	Reasonable and customary	Reasonable and customary	Reasonable and customary
Pay direct card	Yes	Yes	Yes
Drug plan	Generic unless physician substitution	Generic equivalent only	Generic equivalent only
<b>Paramedical Professionals</b>			
Reimbursement %	90%	90%	90%
Per visit maximum	Reasonable & Customary	Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner	\$300	\$300	<b>\$750 management and \$300 all other employees</b>
<b>Vision</b>			
Reimbursement %	100%	100%	100%
Eye exams	1 per 2 calendar years	\$100 per 24 months	\$100 per 24 months
Eyeglasses and contacts	\$300 per 2 calendar years	\$300 per 24 months	\$300 per 24 months
<b>Medical supplies and miscellaneous</b>			
Reimbursement %	90%	90%	90%
Orthopedic shoes	\$150 per calendar year	\$300 per calendar year, combined with orthotics	\$300 per calendar year, combined with orthotics
Custom orthotics	\$400 per 3 calendar years	Combined with orthopedic shoes	Combined with orthopedic shoes
Hearing Aids	\$500 per 5 calendar years	\$500 per 5 calendar years	\$500 per 5 calendar years
Employee assistance program	Included	Included	Included
Survivor benefit	24 months	24 months	24 months
Termination age	75 or retirement	70 or retirement	70 or retirement
<b>DENTAL CARE</b>			
Deductible Amount	\$25/\$50	\$25/\$50	\$25/\$50
Preventative & Basic	90%	90%	90%
Endodontic & Periodontal	90%	90%	90%
Major Restorative	50%	50%	50%
Annual combined maximum	\$2,500	\$2,500	\$2,500
Orthodontics	Not included	Not included	Not included
Recall examinations	9 months	9 months	9 months
Survivor benefit	24 months	24 months	24 months
Termination age	75 or retirement	70 or retirement	70 or retirement