



abundancecanada.ca
604-559-9262

Quote expiry date

June 1, 2014

This Quote Was Prepared Exclusively For:

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Benefit	Lives	Volume
Life Insurance	8	\$ 200,000
AD&D	8	\$ 200,000
Critical Illness	8	\$ 200,000
Extended Health Care		
Single	6	
Family	1	

Actual Case # 440

Industry: Advertising

Their Situation and the Solution provided by Abundance Employee Benefits:

- They thought they were getting a great deal on their employee benefits because they were members of a business association plan for their health and dental benefits.
- They were surprised to receive a very large rate increase and were equally surprised to discover how much we could save them by using our wholesale providers.
- Their savings were due in part to their preferential employee demographics.

Current Provider

Rate	Premium
0.140 \$	28.00
0.000 \$	-
0.155 \$	31.00
Premium	
Monthly \$	620.18

Wholesaler #1

Rate	Premium
0.081 \$	16.20
0.029 \$	5.80
0.120 \$	24.00
Premium	
Monthly \$	459.11

Wholesaler #1 Alternate

Rate	Premium
0.081 \$	16.20
0.029 \$	5.80
0.120 \$	24.00
Premium	
Monthly \$	442.52

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.

Savings

-26%	
Monthly \$	(161.07)
Annual \$	(1,932.84)

Savings

-29%	
Monthly \$	(177.66)
Annual \$	(2,131.92)

Cost Per Person

Single \$	58.21
Family \$	226.04

Cost Per Person

Single \$	51.97
Family \$	141.54

Cost Per Person

Single \$	50.13
Family \$	135.99



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	Current Provider	Wholesaler #1	Wholesaler #1 Alternate
LIFE INSURANCE			
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 years or retirement	70 years or retirement	70 years or retirement
ACCIDENTAL DEATH & DISMEMBERMENT			
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
CRITICAL ILLNESS			
Maximum	\$30,000	\$25,000	\$25,000
EXTENDED HEALTH CARE			
Deductible	None	None	None
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		\$5 million per year	\$5 million per year
Travel coverage duration		6 months	6 months
Prescription Drugs			
Reimbursement %	80% National Formulary; 50% not on National Formulary	80%	80%
Annual maximum	\$50,000 owners; \$2,500 all other employees	\$50,000 owners; \$2,500 all other employees	\$50,000 owners; \$2,500 all other employees
Drug dispensing fee cap	Reasonable and customary	Reasonable and customary	Reasonable and customary
Pay direct card	Yes	Yes	Yes
Paramedical Professionals			
Reimbursement %	100%	100%	80%
Per visit maximum	Reasonable & Customary	Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner		\$300	\$300
Vision			
Reimbursement %	100%	100%	100%
Eye exams	Included	\$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)



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	Current Provider	Wholesaler #1	Wholesaler #1 Alternate
Medical supplies and miscellaneous			
Reimbursement %	100%	100%	80%
Smoking Cessation Products		\$500 per year	\$500 per year
Orthopedic Shoes and Orthotics		\$500 per calendar year	\$500 per calendar year
Hearing Aids		\$500 per 36 months	\$500 per 36 months
Fertility Drugs		\$2,500 per calendar year	\$2,500 per calendar year
Survivor benefit		24 months	24 months
Termination age	70 or retirement	70 or retirement	70 or retirement