



abundancecanada.ca

604-559-9262

This Quote is Valid Until:

September 1, 2014

This Quote Was Prepared Exclusively For:

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Benefit	Lives	Volume
Life Insurance	5	\$ 125,000
AD&D	5	\$ 125,000
Dependent Life	4	
Critical Illness	4	\$ 50,000
Short Term Disability	3	\$ 1,694
Long Term Disability	3	\$ 7,335
<b>Extended Health Care</b>		
Single	1	
Family	4	
<b>Dental Care</b>		
Single	1	
Family	4	

**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 # 459**

Industry: **Transportation**

Their Situation and the Solution provided by Abundance Employee Benefits:

- This existing client had large increases in previous years because of high usage.
- We were able to negotiate a reduction in rates based on recent usage patterns.
- This client has been with the same provider for 3 years so we leveraged that plan loyalty to get the lower rates.

**July 2013 Renewal**

Rate	Premium
0.570	\$ 71.25
0.080	\$ 10.00
1.580	\$ 6.32
1.190	\$ 59.50
0.490	\$ 83.01
5.340	\$ 338.24
52.79	\$ 52.79
167.61	\$ 670.44
55.64	\$ 55.64
176.81	\$ 707.24
<b>Monthly</b>	<b>\$ 2,054.42</b>

Cost Per Person	
\$ 297.79	Single
\$ 535.36	Family

**Owners**

Rate	Premium
0.495	\$ 61.88
0.029	\$ 3.63
1.375	\$ 5.50
1.190	\$ 59.50
0.785	\$ 132.98
3.707	\$ 271.91
44.05	\$ 44.05
137.31	\$ 549.24
50.23	\$ 50.23
159.60	\$ 638.40
<b>Monthly</b>	<b>\$ 1,817.32</b>

Savings	
	<b>12%</b>
Monthly	\$ 237.10
Annual	\$ 2,845.25

Cost Per Person	
\$ 257.22	Single
\$ 461.22	Family

**Employees**

Rate	Premium
0.513	\$ 64.13
0.029	\$ 3.63
1.422	\$ 5.69
1.190	\$ 59.50
0.441	\$ 74.71
4.806	\$ 352.52
45.00	\$ 45.00
141.00	\$ 564.00
50.08	\$ 50.08
159.13	\$ 636.52
<b>Monthly</b>	<b>\$ 1,855.77</b>

Savings	
	<b>10%</b>
Monthly	\$ 198.66
Annual	\$ 2,383.87

Cost Per Person	
\$ 265.91	Single
\$ 472.38	Family



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	July 2013 Renewal	Owners/Directors	Employees/Drivers
<b>LIFE INSURANCE</b>			
Amount of insurance	\$25,000	\$25,000	\$25,000
Reduction clause	50% at age 65	50% at age 65	50% at age 65
Termination age	71 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
<b>CRITICAL ILLNESS</b>			
Maximum	\$10,000	Pending	Pending
<b>SHORT TERM DISABILITY</b>			
<b>STD - OWNERS/DIRECTORS ONLY</b>			
Schedule (% earnings of weekly income)	0%	0%	
Benefit maximum	\$800	\$800	
Waiting period	0/0/7 days	0/0/7 days	
Benefit period	17 weeks	17 weeks	Not included
Payment basis	Calendar days	Calendar days	
Tax status	Non-taxable	Non-taxable	
Termination age	70 years or retirement	70 years or retirement	
<b>LONG TERM DISABILITY</b>			
<b>LTD - OWNERS/DIRECTORS ONLY</b>			
Schedule (% of monthly earnings)	66.67%	66.67%	
Non-evidence maximum	\$0	\$3,200	
Benefit maximum	\$5,000	\$5,000	
Waiting period	120 days	After STD	
Benefit period	To age 65	To age 65	
Definition of disability	2 years own occupation; any occupation thereafter	2 years own occupation; any occupation thereafter	Not included
Survivor benefit	Not included	Not included	
Pre-existing conditions	90 days/12 months	90 days/12 months	
Tax status	Non-taxable	Non-taxable	
Termination age	65 years	65 years	
<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%



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<b>Hospitalization</b>			
In Canada	Semi-private room	Semi-private room	Semi-private room
Emergency Outside Canada	Semi-private room	Semi-private room	Semi-private room
<b>Travel</b>			
Travel coverage maximum	Covered	\$5 million per year	\$5 million per year
Travel coverage duration	Covered	6 months	6 months
<b>Prescription Drugs</b>			
Reimbursement %	80%	80%	80%
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 unless physician substitution	Generic unless physician substitution
Fertility drugs	\$2,500 per calendar year	\$2,500 per calendar year	\$2,500 per calendar year
Smoking Cessation Products	\$500 per year	\$500 per year	\$500 per year
<b>Paramedical Professionals</b>			
Reimbursement %	80%	80%	80%
Per visit maximum	Reasonable & Customary	Reasonable & Customary	Reasonable & Customary
Annual maximum per practitioner	\$500	\$500	\$500
<b>Vision</b>			
Reimbursement %	100%	100%	100%
Eye exams	\$100 per 24 months (per 12 months for child)	\$100 per 24 months (per 12 months for child)	\$100 per 24 months (per 12 months for child)
Eyeglasses and contacts	Not included	Not included	Not included
<b>Medical supplies and miscellaneous</b>			
Reimbursement %	80%	80%	80%
Orthopedic Shoes and Orthotics	\$500 per year	\$500 per year	\$500 per year
Hearing Aids	\$700 per 5 years	\$500 per 36 months	\$500 per 36 months
Registered nurse	\$15,000 per year	\$15,000 per year	\$15,000 per year
Survivor benefit	24 months	24 months	24 months
Termination age		70 or retirement	70 or retirement
<b>DENTAL CARE</b>			
Deductible Amount	\$0	\$0	\$0
Preventative & Basic	80%	80%	80%
Endodontic & Periodontal	80%	80%	80%
Major Restorative	Not included	Not included	Not included
Maximum for Basic and Major, combined	\$1,500	\$1,500	\$1,500
Orthodontics	Not included	Not included	Not included
Recall examinations	6 months	6 months	6 months
Survivor benefit	24 months	24 months	24 months
Termination age		70 or retirement	70 or retirement