

CHF Canada's Group Benefits Program:

Step right into a better plan for 3 or more employee co-ops

1 Basic coverage

Plan 1 offers a complete basic coverage package that includes life insurance, accidental death and dismemberment insurance, long-term disability and an employee and family assistance plan.

Basic coverage	
Basic Life Insurance	Two times annual salary, up to \$100,000
Accidental Death	An additional two times annual salary, up to \$100,000
Accidental Dismemberment or Paralysis	Partial payout of accidental death benefit
Long-Term Disability	66.7% of monthly salary
<ul style="list-style-type: none"> Co-ops with 3 or more employees Co-ops with 1 or 2 employees 	<p>Amounts up to \$2,780 are guaranteed; only amounts over \$2,780 require medical proof of good health</p> <p>All amounts of coverage are subject to medical proof of good health</p>
Employee and Family Assistance Plan	Confidential information, counselling and referral service

Note: Long-term disability benefits start on the 113th day of disability and continue to age 65. Payments are offset by workers' compensation and CPP/QPP disability benefits.

2 Basic coverage + Extended Health Care

Plan 2 includes everything from Plan 1 and adds extended health care coverage.

Extended Health Care	
Prescription drugs (mandatory generic)	80% (co-pay equal to dispensing fee)
Glasses or contacts	100%, up to \$200 every two years
Paramedical practitioners	80%, up to \$700 each, per year
Other medical services and supplies (e.g., hearing aids, orthotics, private nursing, diabetic supplies, ambulance)	80%, some restrictions apply
Out-of-Canada medical emergencies (coverage for up to 30 consecutive days)	100%, up to 1,000,000 in a lifetime
<i>Note: There is no deductible and there is no overall annual or lifetime maximum except for out-of-Canada coverage.</i>	
Flexible Health Care Spending Account	\$600 per household

3 Basic coverage + Extended Health Care + Dental Care

Plan 3 includes everything from Plan 2 and adds dental care coverage.

Dental Care	
Basic services (e.g., checkups, X-rays, fillings and dental surgery)	80%
Root canals and periodontics (treatment for gum disease)	80%
Major restorative services (e.g., bridges, crowns or dentures)	50%
<i>Note: There is no deductible. Coverage is limited to \$1,600 per year and payments are based on the current dental fee guide for each province.</i>	
Flexible Health Care Spending Account	\$600 per household (Combined with Extended Health Care Expenses)

4 Basic coverage + Extended Health Care + Dental Care + Short-Term Disability

Plan 4 includes everything from Plan 3 and adds short-term disability coverage.

Short-Term Disability	
Benefits (begin on the 8 th calendar day of disability)	66.7% of salary, up to \$642 per week for up to 15 weeks

Optional semi-private hospital room

For a small additional fee, co-ops covered under plans 2, 3 and 4 have the option of upgrading their plan to include 100% coverage for a semi-private hospital room.

Great benefits at competitive rates

We've included a rate sheet and simple form to help you calculate the cost for your co-op. Just pick a plan and complete the form.

All eligible staff must be covered under the same plan unless they have comparable coverage through a spouse.

Need help? We're here for you. Call us.

	PLAN			
	1	2	3	4
Basic Life Insurance	✓	✓	✓	✓
Accidental Death and Dismemberment or Paralysis	✓	✓	✓	✓
Long-Term Disability	✓	✓	✓	✓
Employee and Family Assistance Plan	✓	✓	✓	✓
Prescription drugs		✓	✓	✓
Glasses or contacts		✓	✓	✓
Paramedical practitioners		✓	✓	✓
Other medical services and supplies (e.g., hearing aids, orthotics, private nursing, diabetic supplies, ambulance)		✓	✓	✓
Out-of-Canada medical emergencies		✓	✓	✓
Basic dental care services (e.g., checkups, X-rays, fillings and dental surgery)			✓	✓
Root canals and periodontics (treatment for gum disease)			✓	✓
Major restorative services (e.g., bridges, crowns or dentures)			✓	✓
Short-Term Disability				✓
Optional semi-private hospital room		\$	\$	\$
Health Care Spending Account		✓	✓	✓

\$ Available for an extra fee



Coverage you can trust from people you trust

The Group Benefits Program is offered through and administered by The Co-operators. The Co-operators is a co-op too and has been working with co-ops and their insurance needs for almost 40 years. Morneau Shepell, a national leader in employee benefits, has worked with CHF Canada for over 30 years to bring you the best in group benefits services for housing co-operatives. You can count on superior coverage at competitive rates from people that really know your needs.

Eligibility

The Group Benefits Program is available to all staff of CHF Canada member co-ops and organizations who are:

- Permanent employees
- Under the age of 65, and
- Work at least 15 hours perweek

Eligible dependants are covered, or you can opt out if you have coverage elsewhere. Eligible dependants include spouses, common-law partners, and children under age 21 (or 25 for full-time students).

Better coverage, lower rates

CHF Canada's Group Benefits Program brings together the buying power of over 500 members across Canada to offer exceptional coverage for co-op staff at competitive rates. This is a combination that you just can't find anywhere else.

If you belong to CHF Canada and employ staff, this plan is for you. So what are you waiting for? Apply today.

Protect your most important asset – your staff

In just a few easy steps, you can make sure your staff have the coverage they need and the satisfaction that comes from working for an employer that cares.

Contact us today at:

1.888.503.6333 or

NAT.Chfc@hubinternational.com

Group benefits

Coverage you can trust for co-op staff

