

# 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"> <li>Co-ops with 3 or more employees</li> </ul>	Amounts up to \$2,780 are guaranteed; only amounts over \$2,780 require medical proof of good health
<ul style="list-style-type: none"> <li>Co-ops with 1 or 2 employees</li> </ul>	All amounts of coverage are subject to medical proof of good health
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 <sup>th</sup> 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. HUB International, a national leader in employee benefits, has worked with CHF Canada 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 per week

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](mailto:NAT.Chfc@hubinternational.com)

## Group benefits

Coverage you can trust for co-op staff

