



A Well-Crafted Plan Design

	Blonde	Amber	Stout
EFAP	✓	✓	✓
Digital Marketplace	✓	✓	✓
Optional HCSA	✓	✓	✓
Life & Disability			
Basic Life	\$20,000	\$50,000	2X Salary
Dependent Life	None	\$10,000 Sp. / \$5,000 Child	\$20,000 Sp. / \$10,000 Child
AD&D	Match Life	Match Life	Match Life
LTD Volume	None	60%	60%
LTD Max	None	2 Year	Age 65
LTD Waiting Period	None	Match EI	Match EI
Extended Health Care & Dental			
Prescription Drug			
Deductible	\$10 Per Script	\$5 Per Script	None
Drug Reimbursement	90% / 75%	90% / 75%	90%
Generic Substitution	Mandatory	Mandatory	Mandatory
Dispensing Fee Cap	None	None	None
EHC			
Hospital And OOC	100%	100%	100%
All Other	70%	80%	80%
Paramedical Practitioners	\$300 Combined \$600 Psychology	\$750 Combined \$750 Psychology	\$750 / Practitioner \$1,000 Psychology
Hearing Aids	\$500 / 36 Months	\$500 / 36 Months	\$500 / 36 Months
Diagnostic Services	Included	Included	Included
Home Nursing Care	Included	Included	Included
Convalescent Care	Included	Included	Included
Eye Exams	\$100 / 12 Months (Adult) \$100 / 24 Months (Child)	\$100 / 12 Months (Adult) \$100 / 24 Months (Child)	\$100 / 12 Months (Adult) \$100 / 24 Months (Child)
Vision Care	None	\$100 / 24 Months (100%)	\$200 / 24 Months (100%)
Orthopedic Shoes/Orthotics	Included	Included	Included
Immunizations	Included	Included	Included
Medical Equipment	Included	Included	Included
Health Assistance	Included	Included	Included
Travel Assistance	Included	Included	Included
Dental			
Deductible	None	None	None
Fee Guide	Province of Residence	Province of Residence	Province of Residence
Maximum Payable	\$1,000	\$1,500	\$1,500
Recall	12 Months	12 Months	12 Months
Reimbursement (Basic)	70%	80%	80%
Reimbursement (Major)	None	50%	50%
Reimbursement (Ortho)	None	None	50%*

*Minimum group size applies