



Essentials Benefits Program

Most Affordable

Group Benefits Quote Summary for:
jana@clearbenefits.ca
October 9, 2023

We are pleased to present this quote summary for each of the options in our most affordable program.

Focusing on preventative health, the Essentials Program balances quality coverage and features with the rate stability employers ask for.

Which option is right for you?

- Option 1** The most comprehensive option in this program.
All the features of 'Option 2' with the addition of Long Term Disability
= (approx.) \$1.16 per hr / 4.92% of payroll on average

- Option 2** Provides a wide selection of popular benefits
= (approx.) \$1.04 per hr / 4.42% of payroll on average

- Option 3** An affordable balance, providing mid-level coverage at good value.
All the features of 'Option 4' with the addition of Long Term Disability
= (approx.) \$0.89 per hr / 3.75% of payroll on average

- Option 4** An affordable balance providing mid-level coverage at good value.
= (approx.) \$0.77 per hr / 3.25% of payroll on average

- Option 5** Our most affordable option, offering a nice selection of benefits
= (approx.) \$0.59 per hr / 2.50% of payroll on average

This preventative health focused program is exclusive to ClearBenefits.ca and underwritten by The Co-operators. 5 options featuring an advanced balance of lifestyle-focused benefits along with pooling of rates and claims provide the best approach for long term rate stability. Assuming a 50/50 share of premiums between the employer / employee:

*The above is a brief summary of benefits, please consult contract or employee booklets for more detail. E.&O.E.

Implementation

After selecting the desired option for the following will need to be completed:

- Review Onboarding PDF for instructions on completing the application package
 - Master Application package
- Employee enrolment forms
- include a void cheque for pre-authorized debit

ClearBenefits.ca will assist you with the application and enrollment process.

Coverage can be in place for: October 9, 2023

This quote summary expires on: January 7, 2024
and will need to be requoted after this date

Company Name:
jana@clearbenefits.ca

Understanding the Average Cost Summary

Total Monthly -	100% of the Total Monthly Premium
50% employer contribution -	Employer portion of the overall monthly premium, assuming a 50% cost sharing
Average monthly per employee -	Average monthly premium per employee, assuming a 50% cost sharing
Family per pay period (bi-weekly) -	Employer portion of the overall monthly premium, assuming a 50% cost sharing
Couple per pay period (bi-weekly) -	Payroll deduction per pay period @ 50% per employee with couple coverage
Single per pay period (bi-weekly) -	Payroll deduction per pay period @ 50% per employee with single coverage
Per hour -	Employer contribution calculated per hour, assuming an average 40 hr work week
% of monthly payroll -	Employer contribution calculated as a % of monthly payroll

Please contact your advisor for additional information any questions you may have.

Dale Campbell
Independent Advisor

Notes

Final rates may vary if the employee data varies from the original data provided.
Full coverage starts on the effective date of the plan with no waiting period.
3 month waiting period for new staff hired after the plan starts (can be waived).
Eligibility: permanent staff working 20+ hours per week.
Employer Contribution: minimum 25% of the monthly premium.
Independent Contractors: Individual consideration.
Groups with more than 50% family content are eligible for Essentials Options 2,4,5.

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**Extended Healthcare
(Overall Maximum - Unlimited)**

- Other Covered EHC Expenses	100% (up to certain per benefit maximums)
- Hospital (semi-private) / Ambulance	100% / 100%
- Drug Expenses (drug card)	100% Generic / 80% Brand - \$5,000 annual maximum
- Paramedical Practitioners	\$550* (per: practitioner type / eligible family member / year)
- Emergency Out-Of-Country	100% (\$5,000,000 lifetime / 90 day per trip maximums)
- Eye Exams	R&C per 24 months (per eligible family member)
- Lens, Frames, Contacts	\$350 per 24 months (per eligible family member)
- Termination Age	80

*acupuncturist, chiropractor, massage therapist, naturopath, osteopath, physiotherapist, podiatrist/chiropracist, psychologist, speech therapist

Basic Life Insurance & Accidental Death/Dismemberment

- \$25,000	Employee Life Insurance (reduces 50% at age 65 - termination age: 75)
- \$25,000	Employee AD&D (reduces 50% at age 65 - termination age: 75)
- \$10,000 / \$5,000	Dependent / Child Life Insurance

Dental

Dental Maximum	- \$1,500 per year (Basic & Major combined)
Basic Coverage	- 80%
Major Restorative	- 50%
Recall Exams	- once per 6 months
Termination Age	- 80

Major Restorative

- Crowns
- Onlays
- Bridges
- Dentures

Basic

- Cleanings
- X-Rays
- Scaling
- Fillings
- Root Canals
- Oral Surgery
- Fluoride
- Gum Disease Treatment
- Denture Maintenance

**Optional Life Insurance /
Optional AD&D**

- Units of \$10,000 up to \$500,000 maximum (termination age: 70)
- Employee and/or spousal coverage available (evidence of insurability required)

Average Cost Summary

Assumptions	40 hours per week	
	7 employees	
	50% employer Contribution	
	2818 total monthly	
	\$ 1409 @ 50% employer contribution	
	\$ 201 average monthly per employee @	50%
# Staff		
2 Family	\$ 131 ee portion per pay period Bi-Weekly	50%
2 Couple	\$ 105 ee portion per pay period Bi-Weekly	50%
3 Single	\$ 59 ee portion per pay period Bi-Weekly	50%
0 Waiver		
	\$ 1.16 per hour (employer portion)	50%
	4.92% of monthly payroll (employer portion)	50%

Short Term Disability:	No	66.67%, non-taxable, 1/7/16 Benefit Period Termination Age: 70, 100% All Source Maximum
Critical Illness:	\$0.001	reduces 50% at age 65 - Termination age: 70
EAP	No	Employee Assistance Program - by Morneau Shepell
SOC:	No	Second Opinion Consult - WorldCare
Virtual Healthcare:	Yes	

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Long Term Disability

- 66.67% of eligible monthly earnings Maximum benefit \$6,000
- 112 day elimination period
- 5 year benefit duration
- Benefit is non-taxable Termination age: 65

Definitions of Disability:

- first 2 years: cannot perform own occupation
- after 2 years: any occupation

Non-Evidence Maximums:

- 3 to 4 lives: \$1,800
- 5 to 9 lives: \$2,750
- 10 to 14 lives: \$3,300
- 15 to 19 lives: \$3,800

Critical Illness

- Group CI is available in units of \$5,000 up to \$100,000:
- reduces 50% at age 65
- Termination age: 70

Health Evidence Maximum: \$100,000

Event Type -	single
Covered Illness -	26 + 6 partial
Pre-Existing condition Exclusion -	24/24
Conversion -	not available
Disability Waiver of Premium -	included if basic life is waived
Reductions -	50% at age 65
Partial Benefit -	20% of the amount of insurance to a maximum of \$25,000
Dependent Critical illness -	not included
Optional Critical illness -	not included

Non-Evidence Maximums:

- 3 to 4 lives: \$10,000 / plan member
- 5 to 10 lives: \$25,000 / plan member
- 11 to 14 lives: \$50,000 / plan member
- 15 to 19 lives: \$50,000 / plan member

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**Extended Healthcare
(Overall Maximum - Unlimited)**

- Other Covered EHC Expenses	100% (up to certain per benefit maximums)
- Hospital (semi-private) / Ambulance	100% / 100%
- Drug Expenses (drug card)	100% Generic / 80% Brand - \$5,000 annual maximum
- Paramedical Practitioners	\$550* (per: practitioner type / eligible family member / year)
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- Eye Exams	R&C per 24 months (per eligible family member)
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**Optional Life Insurance /
Optional AD&D**

- Units of \$10,000 up to \$500,000 maximum (termination age: 70)
- Employee and/or spousal coverage available (evidence of insurability required)

Average Cost Summary

Assumptions	40 hours per week	
	7 employees	
	50% employer Contribution	
	2532 total monthly	
	\$ 1266 @ 50% employer contribution	
	\$ 181 average monthly per employee @	50%
# Staff		
2 Family	\$ 122 ee portion per pay period Bi-Weekly	50%
2 Couple	\$ 95 ee portion per pay period Bi-Weekly	50%
3 Single	\$ 50 ee portion per pay period Bi-Weekly	50%
0 Waiver		
	\$ 1.04 per hour (employer portion)	50%
	4.42% of monthly payroll (employer portion)	50%

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Virtual Healthcare:	Yes	

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**Extended Healthcare
(Overall Maximum - Unlimited)**

- Other Covered EHC Expenses	90% (up to certain per benefit maximums)
- Hospital (semi-private) / Ambulance	100% / 90%
- Drug Expenses (drug card)	90% Generic / 70% Brand - \$2,000 annual maximum
- Paramedical Practitioners	\$400* (per: practitioner type / eligible family member / year)
- Emergency Out-Of-Country	100% (\$5,000,000 lifetime / 90 day per trip maximums)
- Eye Exams	R&C per 24 months (per eligible family member)
- Lens, Frames, Contacts	\$300 per 24 months (per eligible family member)
- Termination Age	80

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**Optional Life Insurance /
Optional AD&D**

- Units of \$10,000 up to \$500,000 maximum (termination age: 70)
- Employee and/or spousal coverage available (evidence of insurability required)

Average Cost Summary

Assumptions	40 hours per week	
	7 employees	
	50% employer Contribution	
	2149 total monthly	
	\$ 1074 @ 50% employer contribution	
	\$ 153 average monthly per employee @	50%
# Staff		
2 Family	\$ 98 ee portion per pay period Bi-Weekly	50%
2 Couple	\$ 79 ee portion per pay period Bi-Weekly	50%
3 Single	\$ 46 ee portion per pay period Bi-Weekly	50%
0 Waiver		
	\$ 0.89 per hour (employer portion)	50%
	3.75% of monthly payroll (employer portion)	50%

Short Term Disability:	No	66.67%, non-taxable, 1/7/16 Benefit Period Termination Age: 70, 100% All Source Maximum
Critical Illness:	\$0.001	reduces 50% at age 65 - Termination age: 70
EAP	No	Employee Assistance Program - by Morneau Shepell
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Virtual Healthcare:	Yes	

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Critical Illness

- Group CI is available in units of \$5,000 up to \$100,000:
- reduces 50% at age 65
- Termination age: 70

Health Evidence Maximum: \$100,000

Event Type -	single
Covered Illness -	26 + 6 partial
Pre-Existing condition Exclusion -	24/24
Conversion -	not available
Disability Waiver of Premium -	included if basic life is waived
Reductions -	50% at age 65
Partial Benefit -	20% of the amount of insurance to a maximum of \$25,000
Dependent Critical illness -	not included
Optional Critical illness -	not included

Non-Evidence Maximums:

- 3 to 4 lives: \$10,000 / plan member
- 5 to 10 lives: \$25,000 / plan member
- 11 to 14 lives: \$50,000 / plan member
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- Drug Expenses (drug card)	90% Generic / 70% Brand - \$2,000 annual maximum
- Paramedical Practitioners	\$400* (per: practitioner type / eligible family member / year)
- Emergency Out-Of-Country	100% (\$5,000,000 lifetime / 90 day per trip maximums)
- Eye Exams	\$60 per 24 months (per eligible family member)
- Lens, Frames, Contacts	\$300 per 24 months (per eligible family member)
- Termination Age	80

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Basic Life Insurance & Accidental Death/Dismemberment

- \$25,000	Employee Life Insurance (reduces 50% at age 65 - termination age: 75)
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Dental

Dental Maximum	- \$1,000 per year (Basic & Major combined)
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Termination Age	- 80

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- Fillings
- Root Canals
- Oral Surgery
- Fluoride
- Gum Disease Treatment
- Denture Maintenance

**Optional Life Insurance /
Optional AD&D**

- Units of \$10,000 up to \$500,000 maximum (termination age: 70)
- Employee and/or spousal coverage available (evidence of insurability required)

Average Cost Summary

Assumptions	40 hours per week	
	7 employees	
	50% employer Contribution	
	1862 total monthly	
	\$ 931 @ 50% employer contribution	
	\$ 133 average monthly per employee @	50%
# Staff		
2 Family	\$ 89 ee portion per pay period Bi-Weekly	50%
2 Couple	\$ 70 ee portion per pay period Bi-Weekly	50%
3 Single	\$ 37 ee portion per pay period Bi-Weekly	50%
0 Waiver		
	\$ 0.77 per hour (employer portion)	50%
	3.25% of monthly payroll (employer portion)	50%

Short Term Disability:	No	66.67%, non-taxable, 1/7/16 Benefit Period Termination Age: 70, 100% All Source Maximum
Critical Illness:	\$0.001	reduces 50% at age 65 - Termination age: 70
EAP	No	Employee Assistance Program - by Morneau Shepell
SOC:	No	Second Opinion Consult - WorldCare
Virtual Healthcare:	Yes	

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**Extended Healthcare
(Overall Maximum - Unlimited)**

- Other Covered EHC Expenses	80% (up to certain per benefit maximums)
- Hospital (semi-private) / Ambulance	100% / 80%
- Drug Expenses (drug card)	80% Generic / 60% Brand - \$1,000 annual maximum
- Paramedical Practitioners	\$350* (per: practitioner type / eligible family member / year)
- Emergency Out-Of-Country	100% (\$5,000,000 lifetime / 90 day per trip maximums)
- Eye Exams	R&C per 24 months (per eligible family member)
- Lens, Frames, Contacts	\$250 per 24 months (per eligible family member)
- Termination Age	80

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Basic Life Insurance & Accidental Death/Dismemberment

- \$25,000	Employee Life Insurance (reduces 50% at age 65 - termination age: 75)
- \$25,000	Employee AD&D (reduces 50% at age 65 - termination age: 75)
- \$10,000 / \$5,000	Dependent / Child Life Insurance

Dental

Dental Maximum	- \$750 per year
Basic Coverage	- 80%
Recall Exams	- once per 6 months
Termination Age	- 80

Basic

- Cleanings
- X-Rays
- Scaling
- Fillings
- Root Canals
- Oral Surgery
- Fluoride
- Gum Disease Treatment
- Denture Maintenance

**Optional Life Insurance /
Optional AD&D**

- Units of \$10,000 up to \$500,000 maximum (termination age: 70)
- Employee and/or spousal coverage available (evidence of insurability required)

Average Cost Summary

Assumptions	40 hours per week	
	7 employees	
	50% employer Contribution	
	1435 total monthly	
	\$ 717 @ 50% employer contribution	
	\$ 102 average monthly per employee @	50%
# Staff		
2 Family	\$ 68 ee portion per pay period Bi-Weekly	50%
2 Couple	\$ 54 ee portion per pay period Bi-Weekly	50%
3 Single	\$ 29 ee portion per pay period Bi-Weekly	50%
0 Waiver		
	\$ 0.59 per hour (employer portion)	50%
	2.50% of monthly payroll (employer portion)	50%

Short Term Disability:	No	66.67%, non-taxable, 1/7/16 Benefit Period Termination Age: 70, 100% All Source Maximum
Critical Illness:	\$0.001	reduces 50% at age 65 - Termination age: 70
EAP	No	Employee Assistance Program - by Morneau Shepell
SOC:	No	Second Opinion Consult - WorldCare
Virtual Healthcare:	Yes	

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Essentials Benefits Program

Basic Life Insurance & AD & D	Option 1	Option 2	Option 3	Option 4	Option 5
Employee Life Insurance (each benefit)	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Accidental Death & Dismemberment	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Dependent / Child Life Insurance	\$10,000 / \$5,000	\$10,000 / \$5,000	\$10,000 / \$5,000	\$10,000 / \$5,000	\$10,000 / \$5,000
Optional Life Insurance / Optional AD&D					
\$500,000 maximum / units of \$10,000	Optional	Optional	Optional	Optional	Optional
Available to employee and/or spouse	Optional	Optional	Optional	Optional	Optional
Extended Healthcare					
Overall Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Emergency Travel Medical - OOC	100% (\$5,000,000 lifetime / 90 day per trip maximums)				
Hospital - Semi-Private / Ambulance	100% / 100%	100% / 100%	100% / 90%	100% / 90%	100% / 80%
Drug Card - Generic / Brand	100% / 80%	100% / 80%	90% / 70%	90% / 70%	80% / 60%
per Prescription Deductible	n/a	n/a	n/a	n/a	n/a
Annual Drug Maximum	\$5,000	\$5,000	\$2,000	\$2,000	\$1,000
Other Covered Expenses	100%	100%	90%	90%	80%
Paramedical	100%	100%	90%	90%	80%
Paramedical Practitioners	\$550	\$550	\$400	\$400	\$350
Eye exams - per 24 months	R&C	R&C	R&C	R&C	R&C
Lens, Frames, Contacts - per 24 months	\$350	\$350	\$300	\$300	\$250
Dental					
Annual Dental Maximum	\$1,500	\$1,500	\$1,000	\$1,000	\$750
Recall Exams	1 per 6 months	1 per 6 months	1 per 6 months	1 per 6 months	1 per 6 months
Basic (Routine Coverage)					
Deductible	n/a	n/a	n/a	n/a	n/a
Cleanings	80%	80%	80%	80%	80%
X-Rays	80%	80%	80%	80%	80%
Scaling	80%	80%	80%	80%	80%
Fillings	80%	80%	80%	80%	80%
Root Canals	80%	80%	80%	80%	80%
Oral Surgery	80%	80%	80%	80%	80%
Fluoride	80%	80%	80%	80%	80%
Gum Disease Treatment	80%	80%	80%	80%	80%
Denture Maintenance	80%	80%	80%	80%	80%
Major Restorative					
Crowns	50%	50%	50%	50%	n/a
Onlays	50%	50%	50%	50%	n/a
Bridges	50%	50%	50%	50%	n/a
Dentures	50%	50%	50%	50%	n/a
Long Term Disability					
% of eligible monthly earnings	66.67%	n/a	66.67%	n/a	n/a
Maximum monthly benefit	\$6,000	n/a	\$6,000	n/a	n/a
Benefit period	5 Years	n/a	5 Years	n/a	n/a
Short Term Disability					
	Optional	Optional	Optional	Optional	Optional
Critical Illness					
	Optional	Optional	Optional	Optional	Optional
Employee Assistance Program					
	Optional	Optional	Optional	Optional	Optional
Second Opinion Consult					
	Optional	Optional	Optional	Optional	Optional
Virtual Healthcare					
	Included	Included	Included	Included	Included

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Essentials Benefits Program

Benefit	# Lives	Volume	Option 1		Option 2		Option 3		Option 4		Option 5	
			Rates	Total	Rates	Total	Rates	Total	Rates	Total	Rates	Total
Life	7	150000	0.851	127.57	0.851	127.57	0.851	127.57	0.851	127.57	0.851	127.57
Dependent Life	5		5.920	29.60	5.920	29.60	5.920	29.60	5.920	29.60	5.920	29.60
AD & D	7	150000	0.043	6.45	0.043	6.45	0.043	6.45	0.043	6.45	0.043	6.45
STD	7	No	0.453		0.453		0.453		0.453		0.453	
Long Term Disability	7	11442	2.501	286.22	2.501		2.501	286.22	2.501		2.501	
EHC Single	3	Yes	122.814	368.44	122.814	368.44	75.159	225.48	75.159	225.48	54.468	163.40
EHC Couple	2	Yes	245.628	491.26	245.628	491.26	150.318	300.64	150.318	300.64	108.936	217.87
EHC Family	2	Yes	319.311	638.62	319.311	638.62	195.363	390.73	195.363	390.73	141.624	283.25
EHC MemberAndChildren		Yes										
Dental Single	3	Yes	69.282	207.85	69.282	207.85	62.046	186.14	62.046	186.14	47.691	143.07
Dental Couple	2	Yes	138.564	277.13	138.564	277.13	124.092	248.18	124.092	248.18	95.382	190.76
Dental Family	2	Yes	180.135	360.27	180.135	360.27	161.451	322.90	161.451	322.90	123.975	247.95
Dental MemberAndChildren		Yes										
Critical Illness	5	0.005	1.119		1.119		1.119		1.119		1.119	
EAP	7	No	3.881		3.881		3.881		3.881		3.881	
SOC	7	No	1.720		1.720		1.720		1.720		1.720	
Virtual Healthcare	7	Yes	4.130	24.78	4.130	24.78	4.130	24.78	4.130	24.78	4.130	24.78
Monthly Premium				\$ 2818.19		\$ 2531.97		\$ 2148.69		\$ 1862.47		\$ 1434.72

Average Cost Summary	Option 1	Option 2	Option 3	Option 4	Option 5
Total Monthly Premium	\$ 2818.19	\$ 2531.97	\$ 2148.69	\$ 1862.47	\$ 1434.72
Employer Portion @ 50%	\$ 1409.09	\$ 1265.98	\$ 1074.34	\$ 931.23	\$ 717.36
Average monthly per employee	\$ 201.30	\$ 180.85	\$ 153.48	\$ 133.03	\$ 102.48
Family Average per Pay Period	\$ 131.29	\$ 121.86	\$ 98.38	\$ 88.94	\$ 67.89
Couple Average per Pay Period	\$ 104.70	\$ 95.26	\$ 79.36	\$ 69.93	\$ 53.75
Single Average per Pay Period	\$ 59.00	\$ 49.57	\$ 46.33	\$ 36.90	\$ 28.81
MemberAndChildren Average per Pay Period	\$ 16.04	\$ 6.60	\$ 16.04	\$ 6.60	\$ 6.60
Per hr. (employer portion)	1.16	1.04	0.89	0.77	0.59
% of payroll (employer portion)	4.92	4.42	3.75	3.25	2.50
Assumptions					
Monthly payroll	\$ 28659.75	\$ 28659.75	\$ 28659.75	\$ 28659.75	\$ 28659.75
# hrs per work week	40	40	40	40	40
# of employees	7	7	7	7	7
Employer Contribution	50%	50%	50%	50%	50%
Frequency	Bi-Weekly	Bi-Weekly	Bi-Weekly	Bi-Weekly	Bi-Weekly

- Proposal is valid for 90 days from the date of this proposal
- Subject to final underwriting approval

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Assumptions

General

Unless indicated otherwise in the proposal, all quoted rates and benefits assume:

- The Insurer is not the current carrier for any benefit for this client.
- No plan member earns more than 40% of their salary through commissions.
- If earnings are made up in part from commissions, insurable earnings will be the average of the regular pay including commissions for the previous 36 month period.
- Where not indicated in the specifications, The Co-operators standard limitations, exclusions and benefit provisions will apply.
- In the absence of the EP3 statement, any eligible certificates subject to any form of pre-existing exclusion will continue to be excluded on the transfer of coverage.
- The plan sponsor is willing to contribute at least 25% to the plan cost

Participation Requirements

100% participation is required under the following conditions:

- The plan sponsor pays 100% of the premium
- The group is 10 lives or less

75% participation is required under the following conditions:

- The plan member pays any portion of the premium
- The group is 11 lives or greater

Eligibility

To be eligible, a plan member must:

- Be a permanent full time employee working 20 hours per week for the plan sponsor
- Insured under a government health insurance plan and reside in Canada

Questions?

Will my employees want a plan? YES.

Almost all employees value a benefits plan far in excess of a cash raise

Will my employees value the plan we choose?

Employees always seem to appreciate a benefits plan that provides good value. They could now have affordable access to a wider variety of quality healthcare than they may normally afford for themselves and their families (i.e. dental, prescriptions, vision, chiropractor etc.) A healthier workforce means fewer sick days and less disruption for your business.

Is the plan affordable?

Employers are always pleased with how affordable our plans are. We look at a variety of factors in order to match the right cost structure to your unique situation.

Should we share the cost of the plan with our employees?

Most employers share the cost of a plan 50/50 with their employees. Generally employees expect that there will be a cost sharing of the plan.

Are "couple" rates available?

Yes. It can apply to a married couple, common-law spouses or a single parent with 1 eligible dependent.

Is there much on-going administration?

Not really. Normal ongoing administrator functions are just regular maintenance; adding/deleting employee & dependent information and payroll deductions of the employee portion. Employees are responsible for reporting any changes to the plan administrator, and for privacy, employees submit claims directly to the Insurer.

Will we have help with the initial set-up and on-going support?

Yes! We utilize a structured approach from our initial contact, to the ongoing service. Our structured approach is designed to ensure your plan runs smoothly, is kept current, contain costs, and effectively eliminate common administrative issues that can arise.

Can we offer a higher level of benefits to a selected group of staff only?

Yes. The multiple classes can be an option for employers who want to recognize a group of key personnel with enhanced coverage

How much will this cost?

We find that if the employer's portion of the monthly premium is approx. 2.5—3.5% of payroll (based on a 50/50 cost sharing with the employees), both the employer and the employees are comfortable and feel they are getting good value. Depending on the option selected, this can be more affordable than a cash raise with no additional EI, CPP or WCB contributions.

How are ClearBenefits.ca independent advisors compensated?

Information and advice is freely provided in order to demonstrate value and earn your business. There are no consulting or membership fees. When you choose to do business with ClearBenefits.ca, independent advisors are compensated in the form of commissions from the selected insurance carrier each year

WHICH PLAN IS RIGHT?

- Each client has unique circumstances and similar needs
- Clients typically ask for a plan that is affordable with quality coverage and stable rates
- We recommend selecting a plan you are comfortable with, you can always upgrade later

About Us

Pooled Programs

pooled programs offer a “true insurance” approach to benefits through a spread of risk that is consistent with clients’ expectations. Focusing on long term risk management has resulted in a history of rate stability.

[Essentials Benefits Program](#) (3—20+) (most affordable)

[BenefitsProgram](#) (3—20+) (contemporary, healthy lifestyle-focused coverage)

Features:

- No medical questions required
- Portability between programs
- Pay Direct Drug Cards
- Pay Direct Dental
- On-line and smartphone app claims submission
- On-line administration
- On-line employee web access
- Exclusive to [ClearBenefits.ca](#)
- Underwritten by The Co-operators
- Service available locally and nationally

Options

- Critical Illness
- Employee Assistance Program
- Solarah
- Second Opinion Consult
- WorldCare
- ContinYou
- Individual health and dental conversion coverage
- The Co-operators
- Health Care Spending Accounts
- Cost Plus

Experience-Based Program

- Rates are based on your company’s own claims experience
- Lower fees through [ClearBenefits.ca](#) pooled TLRs
- Enhanced plan design flexibility

Benefits Management

- [ClearBenefits.ca](#) works with selected Insurers to manage an existing benefits plan

Group RRSP Program

- Group Retirement plans from The Co-operators made easy for clients of [ClearBenefits.ca](#)
- Ideal for Groups of 3+
- Lower fees through pooled IMF’s

Group Auto and Home Program

Clients of [ClearBenefits.ca](#) now have access to preferred rates through a Group Auto and Home Insurance program offered through The Co-operators.

[ClearBenefits.ca](#) is a Group Benefits company that develops, distributes and manages a comprehensive range of pooled & experience-based Group Benefits programs. [ClearBenefits.ca](#) works with you to help ensure the right plan for your situation, providing quality, affordable benefits plans that meet your needs within a comfortable budget.