



Lifestyle Benefits Program

Preventative Health Focused

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

Presented by:

Dale Campbell

We are pleased to present a quote summary for this preventative health focused program.

This exclusive Lifestyle Benefits Program focuses on the advanced, comprehensive coverage clients want, while balancing quality coverage and rate stability.

Which option is right for you?

- Option 1** Features the most advanced Extended Health & Dental coverage in this program. All the features of 'Option 2' with the addition of Long Term Disability
= (approx.) \$1.39 per hr / 5.89% of payroll on average

- Option 2** Features the most advanced Extended Health & Dental coverage in this program.
= (approx.) \$1.24 per hr / 5.26% of payroll on average

- Option 3** Superior balance of lifestyle benefits while maintaining affordable value. All the features of 'Option 4' with the addition of Long Term Disability
= (approx.) \$1.28 per hr / 5.40% of payroll on average

- Option 4** Superior balance of lifestyle benefits while maintaining affordable value.
= (approx.) \$1.13 per hr / 4.77% of payroll on average

- Option 5** Solid coverage your staff will appreciate.
= (approx.) \$0.97 per hr / 4.09% of payroll on average

This preventative health focused program is exclusive to [ClearBenefits.ca](https://www.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.

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

**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 - \$25,000 annual maximum |
| - Paramedical Practitioners | \$750* (per: practitioner type / eligible family member / year) |
| - Emergency Out-Of-Country | 100% (\$5,000,000 lifetime / 90 day per trip maximums) |
| - Eye Exams | once per 12 months (per eligible family member) |
| - Lens, Frames, Contacts | \$350 per 12 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

| | |
|----------------------|---|
| - \$50,000 | Employee Life Insurance (reduces 50% at age 65 - termination age: 75) |
| - \$50,000 | Employee AD&D (reduces 50% at age 65 - termination age: 75) |
| - \$15,000 / \$7,500 | Dependent / Child Life Insurance |

Dental

| | |
|-------------------|---|
| Dental Maximum | - \$3,000 per year (Basic & Major combined) |
| Basic Coverage | - 80% |
| Major Restorative | - 60% |
| 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 | |
| | 3378 total monthly | |
| | \$ 1689 @ 50% employer contribution | |
| | \$ 241 average monthly per employee @ | 50% |
| # Staff | | |
| 2 Family | \$ 155 ee portion per pay period Bi-Weekly | 50% |
| 2 Couple | \$ 125 ee portion per pay period Bi-Weekly | 50% |
| 3 Single | \$ 72 ee portion per pay period Bi-Weekly | 50% |
| 0 Waiver | | |
| | \$ 1.39 per hour (employer portion) | 50% |
| | 5.89% 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 | Yes | Employee Assistance Program - by Morneau Shepell |
| SOC: | Yes | Second Opinion Consult - WorldCare |
| Virtual Healthcare: | Yes | |

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

Long Term Disability

- 66.67% of eligible monthly earnings Maximum benefit \$6,000
- 112 day elimination period
- up to age 65 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

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

**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 - \$25,000 annual maximum |
| - Paramedical Practitioners | \$750* (per: practitioner type / eligible family member / year) |
| - Emergency Out-Of-Country | 100% (\$5,000,000 lifetime / 90 day per trip maximums) |
| - Eye Exams | once per 12 months (per eligible family member) |
| - Lens, Frames, Contacts | \$350 per 12 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

| | |
|----------------------|---|
| - \$50,000 | Employee Life Insurance (reduces 50% at age 65 - termination age: 75) |
| - \$50,000 | Employee AD&D (reduces 50% at age 65 - termination age: 75) |
| - \$15,000 / \$7,500 | Dependent / Child Life Insurance |

Dental

| | |
|-------------------|---|
| Dental Maximum | - \$3,000 per year (Basic & Major combined) |
| Basic Coverage | - 80% |
| Major Restorative | - 60% |
| 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 | |
| | 3014 total monthly | |
| | \$ 1507 @ 50% employer contribution | |
| | \$ 215 average monthly per employee @ | 50% |
| # Staff | | |
| 2 Family | \$ 143 ee portion per pay period Bi-Weekly | 50% |
| 2 Couple | \$ 113 ee portion per pay period Bi-Weekly | 50% |
| 3 Single | \$ 60 ee portion per pay period Bi-Weekly | 50% |
| 0 Waiver | | |
| | \$ 1.24 per hour (employer portion) | 50% |
| | 5.26% 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 | Yes | Employee Assistance Program - by Morneau Shepell |
| SOC: | Yes | Second Opinion Consult - WorldCare |
| Virtual Healthcare: | Yes | |

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

**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 - \$10,000 annual maximum |
| - Paramedical Practitioners | \$500* (per: practitioner type / eligible family member / year) |
| - Emergency Out-Of-Country | 100% (\$5,000,000 lifetime / 90 day per trip maximums) |
| - Eye Exams | once per 12 months (per eligible family member) |
| - Lens, Frames, Contacts | \$300 per 12 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

| | |
|----------------------|---|
| - \$50,000 | Employee Life Insurance (reduces 50% at age 65 - termination age: 75) |
| - \$50,000 | Employee AD&D (reduces 50% at age 65 - termination age: 75) |
| - \$15,000 / \$7,500 | Dependent / Child Life Insurance |

Dental

| | |
|-------------------|---|
| Dental Maximum | - \$2,000 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 | |
| | 3097 total monthly | |
| | \$ 1549 @ 50% employer contribution | |
| | \$ 221 average monthly per employee @ | 50% |
| # Staff | | |
| 2 Family | \$ 142 ee portion per pay period Bi-Weekly | 50% |
| 2 Couple | \$ 114 ee portion per pay period Bi-Weekly | 50% |
| 3 Single | \$ 67 ee portion per pay period Bi-Weekly | 50% |
| 0 Waiver | | |
| | \$ 1.28 per hour (employer portion) | 50% |
| | 5.40% 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 | Yes | Employee Assistance Program - by Morneau Shepell |
| SOC: | Yes | Second Opinion Consult - WorldCare |
| Virtual Healthcare: | Yes | |

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Long Term Disability

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Non-Evidence Maximums:

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- 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 | 90% (up to certain per benefit maximums) |
| - Hospital (semi-private) / Ambulance | 100% / 90% |
| - Drug Expenses (drug card) | 90% Generic / 70% Brand - \$10,000 annual maximum |
| - Paramedical Practitioners | \$500* (per: practitioner type / eligible family member / year) |
| - Emergency Out-Of-Country | 100% (\$5,000,000 lifetime / 90 day per trip maximums) |
| - Eye Exams | once per 12 months (per eligible family member) |
| - Lens, Frames, Contacts | \$300 per 12 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

| | |
|----------------------|---|
| - \$50,000 | Employee Life Insurance (reduces 50% at age 65 - termination age: 75) |
| - \$50,000 | Employee AD&D (reduces 50% at age 65 - termination age: 75) |
| - \$15,000 / \$7,500 | Dependent / Child Life Insurance |

Dental

| | |
|-------------------|---|
| Dental Maximum | - \$2,000 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 | |
| | 2733 total monthly | |
| | \$ 1367 @ 50% employer contribution | |
| | \$ 195 average monthly per employee @ | 50% |
| # Staff | | |
| 2 Family | \$ 129 ee portion per pay period Bi-Weekly | 50% |
| 2 Couple | \$ 102 ee portion per pay period Bi-Weekly | 50% |
| 3 Single | \$ 55 ee portion per pay period Bi-Weekly | 50% |
| 0 Waiver | | |
| | \$ 1.13 per hour (employer portion) | 50% |
| | 4.77% 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 | Yes | Employee Assistance Program - by Morneau Shepell |
| SOC: | Yes | 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 / 70% Brand - \$7,500 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 | once per 12 months (per eligible family member) |
| - Lens, Frames, Contacts | \$250 per 12 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

| | |
|----------------------|---|
| - \$50,000 | Employee Life Insurance (reduces 50% at age 65 - termination age: 75) |
| - \$50,000 | Employee AD&D (reduces 50% at age 65 - termination age: 75) |
| - \$15,000 / \$7,500 | Dependent / Child Life Insurance |

Dental

| | |
|-----------------|---------------------|
| Dental Maximum | - \$1,500 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 | |
| | 2343 total monthly | |
| | \$ 1172 @ 50% employer contribution | |
| | \$ 167 average monthly per employee @ | 50% |
| # Staff | | |
| 2 Family | \$ 109 ee portion per pay period Bi-Weekly | 50% |
| 2 Couple | \$ 88 ee portion per pay period Bi-Weekly | 50% |
| 3 Single | \$ 48 ee portion per pay period Bi-Weekly | 50% |
| 0 Waiver | | |
| | \$ 0.97 per hour (employer portion) | 50% |
| | 4.09% 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 | Yes | Employee Assistance Program - by Morneau Shepell |
| SOC: | Yes | Second Opinion Consult - WorldCare |
| Virtual Healthcare: | Yes | |

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

Lifestyle Benefits Program

| Basic Life Insurance & AD & D | Option 1 | Option 2 | Option 3 | Option 4 | Option 5 |
|--|--|--------------------------|--------------------------|------------------------|------------------------|
| Employee Life Insurance (each benefit) | \$50,000 | \$50,000 | \$50,000 | \$50,000 | \$50,000 |
| Accidental Death & Dismemberment | \$50,000 | \$50,000 | \$50,000 | \$50,000 | \$50,000 |
| Dependent / Child Life Insurance | \$15,000 / \$7,500 | \$15,000 / \$7,500 | \$15,000 / \$7,500 | \$15,000 / \$7,500 | \$15,000 / \$7,500 |
| 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 |
| 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% |
| 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 | \$25,000 | \$25,000 | \$10,000 | \$10,000 | \$7,500 |
| Other Covered Expenses | 100% | 100% | 90% | 90% | 80% |
| Paramedical | 100% | 100% | 100% | 100% | 100% |
| Paramedical Practitioners | \$750 (max. \$100 visit) | \$750 (max. \$100 visit) | \$500 (max. \$100 visit) | \$500 max. \$100 visit | \$350 max. \$100 visit |
| Eye exams - 1 per 12 months | R&C | R&C | R&C | R&C | R&C |
| Lens, Frames, Contacts - per 12 months | \$350 | \$350 | \$300 | \$300 | \$250 |
| Dental | | | | | |
| Annual Dental Maximum | \$3,000 | \$3,000 | \$2,000 | \$2,000 | \$1,500 |
| 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 | 60% | 60% | 50% | 50% | n/a |
| Onlays | 60% | 60% | 50% | 50% | n/a |
| Bridges | 60% | 60% | 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 | Up-to Age 65 | n/a | Up-to Age 65 | n/a | n/a |
| Short Term Disability | | | | | |
| | Optional | Optional | Optional | Optional | Optional |
| Critical Illness | | | | | |
| | Optional | Optional | Optional | Optional | Optional |
| Employee Assistance Program | | | | | |
| | Included | Included | Included | Included | Included |
| Second Opinion Consult | | | | | |
| | Included | Included | Included | Included | Included |
| Virtual Healthcare | | | | | |
| | Included | Included | Included | Included | Included |

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

Lifestyle 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 | 250000 | 0.911 | 227.65 | 0.911 | 227.65 | 0.911 | 227.65 | 0.911 | 227.65 | 0.911 | 227.65 |
| Dependent Life | 5 | | 7.450 | 37.25 | 7.450 | 37.25 | 7.450 | 37.25 | 7.450 | 37.25 | 7.450 | 37.25 |
| AD & D | 7 | 250000 | 0.043 | 10.75 | 0.043 | 10.75 | 0.043 | 10.75 | 0.043 | 10.75 | 0.043 | 10.75 |
| STD | 7 | No | 0.453 | | 0.453 | | 0.453 | | 0.453 | | 0.453 | |
| Long Term Disability | 7 | 11442 | 3.182 | 364.10 | 3.182 | | 3.182 | 364.10 | 3.182 | | 3.182 | |
| EHC Single | 3 | Yes | 135.504 | 406.51 | 135.504 | 406.51 | 114.606 | 343.82 | 114.606 | 343.82 | 94.392 | 283.18 |
| EHC Couple | 2 | Yes | 271.008 | 542.02 | 271.008 | 542.02 | 229.212 | 458.42 | 229.212 | 458.42 | 188.784 | 377.57 |
| EHC Family | 2 | Yes | 352.314 | 704.63 | 352.314 | 704.63 | 297.972 | 595.94 | 297.972 | 595.94 | 245.439 | 490.88 |
| EHC MemberAndChildren | | Yes | | | | | | | | | | |
| Dental Single | 3 | Yes | 84.159 | 252.48 | 84.159 | 252.48 | 82.053 | 246.16 | 82.053 | 246.16 | 71.658 | 214.97 |
| Dental Couple | 2 | Yes | 168.318 | 336.64 | 168.318 | 336.64 | 164.106 | 328.21 | 164.106 | 328.21 | 143.316 | 286.63 |
| Dental Family | 2 | Yes | 218.808 | 437.62 | 218.808 | 437.62 | 213.336 | 426.67 | 213.336 | 426.67 | 177.894 | 355.79 |
| Dental MemberAndChildren | | Yes | | | | | | | | | | |
| Critical Illness | 5 | 0.005 | 1.119 | | 1.119 | | 1.119 | | 1.119 | | 1.119 | |
| EAP | 7 | Yes | 3.881 | 23.29 | 3.881 | 23.29 | 3.881 | 23.29 | 3.881 | 23.29 | 3.881 | 23.29 |
| SOC | 7 | Yes | 1.720 | 10.32 | 1.720 | 10.32 | 1.720 | 10.32 | 1.720 | 10.32 | 1.720 | 10.32 |
| 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 | | | | \$ 3378.02 | | \$ 3013.92 | | \$ 3097.37 | | \$ 2733.27 | | \$ 2343.05 |

| Average Cost Summary | Option 1 | Option 2 | Option 3 | Option 4 | Option 5 |
|--|-------------|-------------|-------------|-------------|-------------|
| Total Monthly Premium | \$ 3378.02 | \$ 3013.92 | \$ 3097.37 | \$ 2733.27 | \$ 2343.05 |
| Employer Portion @ 50% | \$ 1689.01 | \$ 1506.96 | \$ 1548.68 | \$ 1366.63 | \$ 1171.53 |
| Average monthly per employee | \$ 241.29 | \$ 215.28 | \$ 221.24 | \$ 195.23 | \$ 167.36 |
| Family Average per Pay Period | \$ 155.30 | \$ 143.30 | \$ 141.50 | \$ 129.50 | \$ 109.20 |
| Couple Average per Pay Period | \$ 124.89 | \$ 112.89 | \$ 114.27 | \$ 102.27 | \$ 88.14 |
| Single Average per Pay Period | \$ 72.48 | \$ 60.48 | \$ 67.17 | \$ 55.17 | \$ 48.10 |
| MemberAndChildren Average per Pay Period | \$ 23.51 | \$ 11.50 | \$ 23.51 | \$ 11.50 | \$ 11.50 |
| Per hr. (employer portion) | 1.39 | 1.24 | 1.28 | 1.13 | 0.97 |
| % of payroll (employer portion) | 5.89 | 5.26 | 5.40 | 4.77 | 4.09 |
| 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

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

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)

[Benefits Program](#) (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.

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