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Groups With 3-9 Employees

General Provisions

All plans require 100% participation or all eligible employees and a minimum of 3 employees must be insured for all benefits.

Benefits

Life Insurance
 AD&D Insurance
 Optional Life and AD&D
 Dependent Life Insurance
 Short Term Disability
 Long Term Disability
 Critical Illness Insurance
 Extended Health Services (EHS)
 Dental Care
 Employee Assistance Plans (EAP)
 Group Pension or RRSP

Note: Dental cannot be sold without Health

6 to 9 Employees

Extended Health available without Dental

Employees Eligible

Working a minimum of 20 hours per week.

All employees listed in the census data must have CPP and EI deducted at source and be covered by MSP. If not the case, please advise so that we may review our position.

Family content Regulations

No more than 50% of the employees to be insured can be members of the same family.

Length of Time In Business

Must have been in business for a minimum of 1 year.

Life Insurance / AD&D

Benefit Schedules

Flat Benefit

Minimum benefit\$25,000
 Maximum benefit\$500,000

Multiple of Earnings

Any multiple up to 4 times annual earnings

Non-Evidence Maximums

Groups with 3-5 employees\$25,000
 Groups with 6-9 employees\$75,000

Dependent Life Insurance

Benefit Schedules

Option 1

Spouse.....\$5,000
 Each Child \$2,500

Option 2

Spouse.....\$10,000
 Each Child\$5,000

Short Term Disability

Benefit Percentages

50%, 60%, 66 2/3%, or 75% of weekly earnings.
 (75% taxable only)

Plan Minimums

Employment Insurance (EI) Maximum

Changes automatically in accordance with EI

Selected Maximum

Up to \$800 per week

Plan Designs

Accident	Sickness	Duration
1 st day	8 th day	17 weeks
1 st day	8 th day	26 weeks

Options

1st day Hospital

Long Term Disability

Benefit Percentages

Option 1

60%, 66 2/3%, or 70% of monthly earnings.

Option 2

66 2/3% of the 1st \$3,000 of monthly earnings, plus 50% of the balance

Maximum Benefit

Up to \$8,000 per month

Non-Evidence Maximum

\$1,500 per month

Elimination Periods

119 days
 180 days

Benefit Periods

5 years
 To age 65

Options

Posaction Plus (EAP)
 Cost of living adjustment (COLA)
 - up to the lesser of the percentage selected (3% to 6%) or the CPI
 - the first increase takes place after the number of years selected (2, 3, or 5 years)

Critical Illness

Benefit Schedules

Guaranteed Issue

Groups with 3-9 employees\$10,000

Extended Health Services (EHS)

Benefit Deductibles

Deductibles: Nil Deductible*

\$25 / \$50 Annual
 \$50 / \$100 Annual
 Drug Dispensing Fee

* Nil deductible only available on 70% or 80% plans

Benefit Co-Insurance

Co-insurance: 70%, 80% or 100%

Note: Deductible and coinsurance provisions are not applicable to Hospital or Vision Care benefits.

Base Plan Provisions

Drug Card: Pay Direct
 Paramedical: \$500 per practitioner per year
 Eye Exams: Every 24 months
 Audio: \$500 every 5 years
 Hospital: Semi-Private
 Out-of-Country: Included
 Overall Maximum: Unlimited
 Survivor Benefit: 24 months

Options

- Individual Drug Limits: \$1,000, \$2,500 or \$10,000 per person per year.
 - Vision Care: \$150 to \$250 per person every 24 months
 - Cost-Plus

Dental Care

Benefits Deductibles

Deductible: Nil deductible*
 \$25 / \$50 Annual
 \$50 / \$100 Annual

* Nil deductible not available on 100% plans

Benefit Co-insurance:

Basic: 70%, 80%, 90% or 100%

Note: Basic includes Endodontics / Periodontics

Base Plan Provisions

Maximum: \$1,500 per calendar year
 Specialists: Covered at Fee Guide + 10%
 Recall Exams: 6 months

Options

- \$1,000 per calendar year maximum available
 - 50% Major Restorative
 - **requires a minimum of 5 insured lives**
 - combined maximum with Basic
 - 9 month recalls
 - Cost-Plus

"If there is no perception of value, there is no benefit"