

Advantage Benefits Plus Inc.
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Groups With 10 or More Employees

General Provisions

All plans require a minimum of 3 employees 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
 Extended Health Services (EHS)
 Dental Care
 Employee Assistance Plans (EAP)
 Group Pension or RRSP

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.

Participation Requirements

For non-contributory or compulsory plans, 100% participation of eligible employees is required.

For contributory plans, at least 75% participation of eligible employees is required.

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 10-14 employees\$100,000
 Groups with 15-19 employees\$125,000
 Groups with 20-24 employees\$135,000
 Groups with 25+ employees, individually calculated

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 Minimum

Employment Insurance (EI) Maximum
 Changes automatically in accordance with EI

Selected Maximum

Up to \$1,200 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 4th day sickness

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

Groups with 10-14 employees..... \$2,000
 Groups with 15-19 employees\$2,500
 Groups with 20-24 employees\$3,000
 Groups with 25+ employees, individually calculated

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 10-24 employees \$25,000
 Groups with 25+ employees..... \$75,000

Extended Health Services (EHS)

Benefit Deductibles

Deductibles: Nil Deductible*
 \$25 / \$50 Annual
 \$50 / \$100 Annual
 Drug Dispensing Fee

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
 Paramedicals: \$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

- Private Hospital
 - 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 Care: 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 or \$2,000 per calendar year maximum
 - Major Restorative Care
 - 50% Orthodontia
 - Lifetime maximum is \$1,500 or \$2,000
 - 9 month recalls
 - Cost-Plus

“If there is no perception of value, there is no benefit.”