

EasyInsure Product Reference

FEATURE	BRONZE	SILVER	GOLD
Employee Life			
Benefit Amount	\$25,000	\$50,000	\$50,000
Reduction	50% at age 65	50% at age 65	50% at age 65
Premium Rate	\$7.00	\$14.00	\$14.00
Dependent Life			
Spouse Benefit Amount	\$5,000	\$10,000	\$10,000
Child Benefit Amount	\$2,500	\$5,000	\$5,000
Premium Rate	\$1.37	\$2.72	\$2.72
Accidental Death and Dismemberment			
Benefit Amount	\$25,000	\$50,000	\$50,000
Premium Rate	\$1.25	\$2.50	\$2.50
Health			
Reimbursement	80%	80%	100%
Pay Direct Drugs	\$2,500 maximum	\$5,000 maximum	\$10,000 maximum
Medical Supplies	\$2,500 maximum	\$5,000 maximum	\$5,000 maximum
Paramedical Services	\$300 per practitioner	\$400 per practitioner	\$500 per practitioner
Emergency Out of Country/ Travel Assist	30 Day Trip Limit \$2,000,000 Lifetime	30 Day Trip Limit \$2,000,000 Lifetime	30 Day Trip Limit \$2,000,000 Lifetime
Vision			
Reimbursement Frames, Lenses, Contacts & Laser Eye Surgery	None	100%	100%
	None	\$150 per 24 months	\$250 per 24 months
Premium Rate - Single	\$50.00	\$60.00	\$70.00
Premium Rate - Family	\$107.00	\$126.00	\$164.00
Dental			
Basic Reimbursement	70%	80%	100%
Major Reimbursement	N/A	50%	50%
Annual Maximum	\$500	\$1,000 (Basic & Major Combined)	\$1,500 (Basic & Major Combined)
Recall Period	12 months	12 months	9 months
Premium Rate - Single	\$24.00	\$40.00	\$50.00
Premium Rate - Family	\$51.00	\$85.00	\$118.00
Total Premium Rate - Single	\$82.25	\$116.50	\$136.50
Total Premium Rate - Family	\$167.62	\$230.22	\$301.22

- 100% of eligible employees must participate in the plan. Health and Dental benefits are compulsory for eligible dependents unless the employee's spouse and/or children already have benefit coverage under another group insurance plan. If dependent coverage is not required, the employee must be covered on a Single basis.
- A minimum of 3 employees must be enrolled at all times, including contract employees.
- All employees must work a minimum of 20 hours each week. Eligible employees can be considered full-time or part-time provided they meet the minimum hours.
- Employee must earn the minimum hourly wage as legislated in the province where they are employed.
- Any employee or dependent that did not apply for coverage within the specified time period must submit evidence of insurability by completing a health statement.
- A 3 month waiting period applies to all new employees to existing plans.
- An employee who is actively at work is eligible for coverage until the age 70. A spouse can continue to be covered under the plan as long as the employee is eligible.
- Benefit plans are available for sale in British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Nova Scotia, New Brunswick, Newfoundland and Prince Edward Island.
- Additional Expense Benefits (AEB) can be added to the plan.

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