

## EasyInsure Product Reference

FEATURE	BRONZE	SILVER	GOLD
<b>Employee Life</b>			
Benefit Amount	\$25,000	\$50,000	\$50,000
Reduction	50% at age 65	50% at age 65	50% at age 65
<b>Premium Rate</b>	<b>\$7.00</b>	<b>\$14.00</b>	<b>\$14.00</b>
<b>Dependent Life</b>			
Spouse Benefit Amount	\$5,000	\$10,000	\$10,000
Child Benefit Amount	\$2,500	\$5,000	\$5,000
<b>Premium Rate</b>	<b>\$1.37</b>	<b>\$2.72</b>	<b>\$2.72</b>
<b>Accidental Death and Dismemberment</b>			
Benefit Amount	\$25,000	\$50,000	\$50,000
<b>Premium Rate</b>	<b>\$1.25</b>	<b>\$2.50</b>	<b>\$2.50</b>
<b>Health</b>			
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
<b>Vision</b>			
Reimbursement Frames, Lenses, Contacts & Laser Eye Surgery	None	100%	100%
	None	\$150 per 24 months	\$250 per 24 months
<b>Premium Rate - Single</b>	<b>\$50.00</b>	<b>\$60.00</b>	<b>\$70.00</b>
<b>Premium Rate - Family</b>	<b>\$107.00</b>	<b>\$126.00</b>	<b>\$164.00</b>
<b>Dental</b>			
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
<b>Premium Rate - Single</b>	<b>\$24.00</b>	<b>\$40.00</b>	<b>\$50.00</b>
<b>Premium Rate - Family</b>	<b>\$51.00</b>	<b>\$85.00</b>	<b>\$118.00</b>
<b>Total Premium Rate - Single</b>	<b>\$82.25</b>	<b>\$116.50</b>	<b>\$136.50</b>
<b>Total Premium Rate - Family</b>	<b>\$167.62</b>	<b>\$230.22</b>	<b>\$301.22</b>

- 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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