

**ARE YOU COVERED?
LOOK AT THE BENEFITS WE CAN OFFER
FOR ONE PERSON COMPANIES AND UP
CALL THE INVESTMENT GUILD FOR A QUOTE: 1-800-459-8990
OR E-MAIL: info@investmentguild.com**

BASE PLAN DESIGN

Basic Life Insurance

- Up to two times annual salary
- Maximum \$850,000 - \$600,000 **without** medical evidence of insurability
- Benefit terminates at retirement

Dependent Life Insurance

- \$5,000 for spouse/\$2,500 per child

Accidental Death & Dismemberment (AD&D)

- Up to two times Basic Life Insurance (four times if paralysis)
- Maximum benefit \$850,000
- In addition to a full schedule of losses, the AD&D benefit includes:
 - **Family Transportation Benefit**
Pays the cost of transporting a family member to where the insured is hospitalized – maximum \$10,000
 - **Continuation of Coverage**
Insurance can be continued during leave of absence, sickness, maternity leave or lay-off period
 - **Special Education Benefit**
Upon the death of an insured, payment will be made for dependent children in a school for higher learning (university, private college, CEGEP, or trade school) – maximum \$5,000
 - **Home Alteration and Vehicle Modification Benefit**
Will pay, within three years of an accident, the cost of alterations to a principal residence and/or modifications on a motor vehicle for the purpose of making them wheelchair accessible – maximum \$10,000
 - **Repatriation Benefit**
Pays the actual expense incurred for preparing the deceased for burial or cremation and the shipment of the body of the Insured to the city of residence – maximum \$10,000
 - **Rehabilitation Benefit**
If special training is required because of an injury, payment will be made within 365 days of the accident – maximum \$10,000
 - **Occupational Training Benefit**
Pays expenses incurred for retraining of spouse who was not employed full-time at the time of the insured's death – maximum \$10,000
 - **Conversion Option**
Within 31 days of termination, application can be made to convert to an individual accident insurance plan with no evidence of insurability required

Dependent Accidental Death & Dismemberment

- Covers spouse **equal to your basic sum** and each child equal to **20% of your basic sum**

Long Term Disability

- Covers 70% of monthly salary
- Waiting period of 90 or 120 days (your choice)
- Maximum benefit of \$8,000/month **without** evidence of insurability
- Cost of living benefit up to 1.5% on disability payments
- Payable to age 65

Benefits continued on reverse side



BASE PLAN DESIGN (CONT'D)

Extended Health Care

- Covers 100% of semi-private hospital
- Out-of-Canada emergency at 100% and unlimited
- Chiropractor, podiatrist, psychologist, masseur, speech therapist, osteopath, christian science practitioner, naturopath, chiropracist
- Unlimited Physiotherapy
- Drug card (deductible waived)
- Employees over age 65, with drug coverage under their provincial plan, have reduced Extended Health Care rates
- Managed Health Care or Regular Prescription drug plan available
- 80%, 90% or 100% co-insurance

OPTIONAL BENEFITS AVAILABLE ARE:

Life Insurance for employee and spouse

- Up to an **additional** \$300,000 with evidence of insurability

Accidental Death & Dismemberment

- Up to an **additional** \$250,000 **without** evidence of insurability
- In addition to a full schedule of losses, the additional AD&D benefit includes (see basic plan design for definition):
 - *Family Transportation Benefit*
 - *Continuation of Coverage*
 - *Special Education Benefit*
 - *Home Alteration and Vehicle Modification Benefit*
 - *Repatriation Benefit*
 - *Rehabilitation Benefit*
 - *Occupational Training Benefit*
 - *Day Care Benefit*
Upon the death of the insured, payment will be made for each dependent child enrolled in a legally licensed Day Care Centre at the time of death or within 365 days – maximum benefit \$5,000/year (not to exceed 4 years)
 - *Seat Belt Benefit*
If a loss is suffered under the schedule of losses and a seat belt was worn at the time of the accident, the insured person's principal sum will be increased by 10%
 - *Extended Family Benefit*
Coverage may continue for Spouse and Dependent Children for six months upon the death of the insured

Short Term Disability

- Covers 66 2/3% of weekly salary from day 0 for an accidental disability or after 7 days for a sickness disability to a maximum of 17 weeks
- Benefit maximum is \$750 per week

Vision Care

- Covers glasses/contacts up to \$100 per person every 24 months (every 12 months for dependents under age 18)

Dental Care

- 80%, 90% or 100% of basic dental care and 50% of major dental care
- Orthodontic care for children covers 50% with a maximum benefit of \$1,000/lifetime

Employee Assistance Program (EAP)

- A confidential counselling service that provides plan members and their family access to a network of professionals. Professionals include psychologists, social workers, addiction and career counselors, childcare and eldercare specialists, legal and financial experts

OTHER FEATURES:

Continuation of Coverage

- Upon death, health and dental coverage continues for dependents for 2 years **without** premium payment. If totally disabled for 6 consecutive months your Life and AD&D will be continued with no premium payment for as long as you remain disabled

Pre-Authorized Chequing (PAC)

- Can be set up in place of monthly invoices

Seasonal Benefit Coverage

- Full time employees who are not working during the winter months can still be fully covered for up to 6 months with payment of premiums