

Overview of the CASE benefits program

Life and AD&D Insurance

- Choice of 1 x Annual Earnings to a Maximum of \$150,000, or option of a flat \$50,000 for Employee Life Insurance
- \$10,000 / \$5,000 for Spouse/Child Life Insurance
- Optional Life: \$10,000 to \$250,000 in multiples of \$10,000 (evidence of insurability required)
- Optional Critical Illness: \$10,000 to \$100,000 in increments of \$5000, for groups with 4+ employees

Long Term Disability

- 60% of eligible monthly earnings, to a maximum benefit \$3,000 per month
- Benefit is non-taxable and payable up to age 65, recovery or death
- Benefit starts after 17 weeks of disability
- Payments offset by workers' compensation and disability benefits under CPP or QPP

Short Term Disability

- 60% of eligible weekly earnings, to a maximum benefit \$750 per week
- Benefit is non-taxable and payable for 17 weeks, or recovery
- Benefit starts immediately if by accident, or after 7 days if by sickness
- Payments offset by workers' compensation

EAP (included with Extended Health)

- Access to qualified professionals that provide counselling and resources for support when individuals have personal, family or work related concerns.

Best Doctors (included with Extended Health)

- Access to Best Doctors, a referral service for individuals who have been diagnosed with a serious illness.

Extended Health

- No deductible
- Unlimited overall maximum for all health benefits, (other than out-of-country expenses)
- 100% coverage for services of paramedical practitioners, up to \$400 per practitioner per year (per person)
- 100% coverage for hearing aids, up to \$500 every 60 months (per person)
- 100% coverage for glasses or contact lenses, up to \$150 every 24 months (per person)
- 100% coverage for prescription drugs, up to \$5,000 per person per year, includes a dispensing fee deductible
- 100% coverage for semi-private hospital accommodation in Canada, \$100 maximum per day
- 100% coverage for ground and air ambulance
- 100% travel coverage for emergency medical costs, up to a calendar year maximum of \$1,000,000, trip limitation of 90 days per trip

Dental

- All dental benefits are limited to a combined maximum of \$1,500 per person per year
- Benefits based on the current Provincial dental association fee schedule, no deductible
- 80% coverage for basic dental services such as recall exams, x-rays, fillings and basic dental surgery
- 80% coverage for comprehensive basic services such as endodontic (root canals) and periodontic (scaling) services
- 50% coverage for major restorative services, including dentures, denture repairs, crowns, and bridgework

****Each employee can choose single, family or waive coverage (if covered under a spouse's plan) under the health & dental plans****

Who is eligible?

- Sole Proprietors, Contractors, Owners & Incorporated Individuals defined as actively and regularly working on a full-time, permanent basis for at least 1,500 hours per year; resides in Canada; has not obtained the maximum age and generates minimum annual operational income of \$60,000.
- All Other Employees defined as actively working for at least 20 hours per week on a full-time, permanent basis; is on the payroll of the Company; resides in Canada; and has not obtained the maximum age.
- Contract Employees defined as actively and regularly working for at least 20 hours per week for an Employer, resides in Canada and has not obtained the maximum age.

Please note that all benefits require the completion of a short evidence form, and must be approved before benefits are effective.

Business. Needs. People.





CASE Program Cost Scenarios

Option A:

Life/AD&D – 1x salary, Dependent Life, STD, LTD, Extended Health, Dental, Optional Life

Option B:

Life/AD&D – 1x salary, Dependent Life, LTD, Extended Health, Dental, Optional Life

Option C:

Life/AD&D – 1x salary, Dependent Life, Extended Health, Dental, Optional Life

Option D:

Life/AD&D – flat \$50,000, Extended Health, Dental, Optional Life

(No financial information required for this option, however the same income qualifications apply)

	MALE Salary: \$60,000 Age: 36 Coverage: Single	MALE Salary: \$75,000 Age: 47 Coverage: Family	MALE Salary: \$90,000 Age: 56 Coverage: Family	FEMALE Salary: \$72,000 Age: 42 Coverage: Family	FEMALE Salary: \$60,000 Age: 30 Coverage: Single
Option A	\$246.69	\$597.81	\$786.40	\$529.11	\$239.02
Option B	\$172.05	\$517.03	\$705.62	\$448.33	\$164.38
Option C	\$148.89	\$464.50	\$596.39	\$417.40	\$141.22
Option D	\$147.25	\$457.10	\$570.75	\$413.00	\$139.58

Costs shown are the total monthly costs for all benefits, not including any applicable taxes

Please note that these are sample costs only and final premiums will be based on the demographics included on the quote form.