Flowers Canada
The Association of the Canadian Floral Industry

The Investment Guild
Employee Benefits by Design

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, chiropodist
- Unlimited Physiotherapy
- Drug card (deductible waived)
- 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 dental care

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