

**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
<p>Basic Life Insurance</p> <ul style="list-style-type: none"> ‡ Up to two times annual salary ‡ Maximum \$850,000 - \$600,000 without medical evidence of insurability ‡ Benefit terminates at retirement
<p>Dependent Life Insurance</p> <ul style="list-style-type: none"> ‡ \$5,000 for spouse/\$2,500 per child
<p>Accidental Death & Dismemberment (AD&D)</p> <ul style="list-style-type: none"> ‡ 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: <ul style="list-style-type: none"> - 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
<p>Dependent Accidental Death & Dismemberment</p> <ul style="list-style-type: none"> ‡ Covers spouse equal to your basic sum and each child equal to 20% of your basic sum
<p>Long Term Disability</p> <ul style="list-style-type: none"> ‡ 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)
- ‡ 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 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