

Canadian Woodlands Forum

Employer Q & A

Savings

Stability

Sustainability

Is a medical exam required?

You and your employees do not have to provide medical information when you enroll in the employee benefits program following the eligibility guidelines. (Exception: 1-2 employee firms.)

Do employees who are already covered by another plan have to join?

An employee who has coverage through their spouse's plan may waive the health and dental benefits and enroll only in the life, accident, and if applicable, disability benefits. If the spouse loses coverage, the employee and family can then obtain the CWF health and dental coverage with no medical evidence.

Can my employees each select different plan designs?

No. The plans are designed as a package. You select the, Basic, Enhanced or Comprehensive Plan and this choice applies to you and all your employees. If your firm selects an LTD option, it applies to all eligible employees as well.

How much does the Employee Benefits Plan cost?

The premium is based on the selection you choose; Basic, Enhanced or Comprehensive. Attached is pricing for the three programs. Note, Long-Term Disability is an income replacement; therefore, cost varies based on the income of the employee. You may choose to share the cost with your employees keeping in mind your share must be at least 50% of the premium.

Can I claim the premium as a business expense?

An incorporated business can claim the health and dental benefit premiums. A sole proprietor may be able to deduct part of the cost. Ask your accountant for details.

How does the discount card work?

Employees and spouses insured are issued a discount card to receive discounts on front store items at Lawton's stores including giftware, cards, toiletries, food & drink etc. Discounts from 5%-40%.

How can I sign up?

Contact Belmont Health & Wealth to learn about the simple onboarding process and for a quote. Brad Wilson can be reached toll-free at 1-888-235-6169 or by email at bwilson@gobelmont.ca.

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