

# **Canadian Woodlands Forum Group Benefits Program Overview**

**In Partnership with**



**BELMONT**  
Health & Wealth

## Overview of the Program

The employee benefits program is designed for members of the **Canadian Woodlands Forum**, their employees, spouses and dependent children.

Advantages of joining the employee benefits plan:

- The benefits program has had rate stability since inception in 2009.
- Spreads risk across all agencies participating in Canadian Woodlands Forum benefits program.
- Higher Target Loss Ratio - more of the premium you pay can go towards claims before rate increases are required. The Insurer charges less to administer a larger program.
- Lawtons discount program – save money on front store items.
- Additional savings as Canadian Woodlands Forum Benefits program grows.

This group program has been developed to assist employers in attracting and retaining staff.

## Eligibility

Permanent employees who work a minimum number of hours per week (the employer selects) must join the plan. Seasonal employees may be eligible to join the program. Employers with a minimum of 3 employees can join the program without medical evidence. Employers with 1-2 employees must supply evidence of insurability and be approved by the insurance carrier. The company must have a Business Number or a CRA number.

## Employee Benefits Plan Summary

The plan allows you to choose the best level of coverage for you and your employees - the Basic Plan, Enhanced Plan or Comprehensive Plan.

**There are 3 packaged Plan Design options for your group:**

1. **Basic**
2. **Enhanced**
3. **Comprehensive**

As the employer, you select one of the three options above as a group for all of your eligible employees. Employees covered under their spouse's plan can waive medical and dental coverage but must enroll for other benefits. Please contact us regarding eligibility issues as we can find a solution that fits your organization.

Long-Term Disability (LTD) benefits can be added to any of the above plan designs but is not required. For 1-2 employee firms, Long-Term Disability is not an option for coverage.

## Basic Benefits Package

Benefit	Benefit Amount	Benefit Description
<b>Life Insurance</b>	<b>\$20,000 per member</b>	Pays lump sum to beneficiary if the employee dies from any cause. Employees can purchase additional life insurance for themselves and their spouses based on age and smoking status, with the insurer's approval. They will have to complete a medical questionnaire
<b>Accidental Death &amp; Dismemberment Insurance</b>	<b>\$20,000 per member</b>	Pays lump sum to beneficiary if the employee dies as a result of an accident. This would be in addition to Life Insurance. If the employee loses a limb, or loses the use of a part of their body, or is paralyzed as the result of an accident, they may receive part of this amount as payment for their injury
<b>Hospital</b>	<b>None</b>	No Coverage in Basic Package
<b>Drugs</b>	<b>20% co-pay \$5,000 cap per year per person</b>	Use Drug Card at Pharmacy and pay 20% for each prescription. Lawtons Discount Card-Save \$\$\$ on Store purchases
<b>Vision</b>	<b>None</b>	No Coverage in Basic Package
<b>Paramedical</b>	<b>\$500 per practitioner 80% co-insurance</b>	Plan pays 80% of visit up to \$500 per practitioner per year. Includes: Chiropractor, Podiatrist, Speech Therapist, Physiotherapist, and Psychologist
<b>Travel</b>	<b>None</b>	No Coverage in Basic Package

## Enhanced Benefits Package

Benefit	Benefit Amount	Benefit Description
<b>Life Insurance</b>	<b>\$30,000</b>	Pays lump sum to beneficiary if the employee dies from any cause. Employees can purchase additional life insurance for themselves and their spouses based on age and smoking status, with the insurer's approval. They will have to complete a medical questionnaire.
<b>Accidental Death &amp; Dismemberment</b>	<b>\$30,000</b>	Pays lump sum to beneficiary if the employee dies as a result of an accident, in addition to Life Insurance. If the employee loses a limb, or loses the use of a part of their body, or is paralyzed as the result of an accident, they may receive part of this amount as payment for their injury.
<b>Dependent Life</b>	<b>\$5,000 spouse \$2,500 for each dependent child</b>	Life insurance benefit in the event of the death of your spouse and/or dependent children.
<b>Hospital</b>	<b>Semi-Private</b>	Coverage for the difference from ward accommodations to semi-private accommodations
<b>Drugs</b>	<b>\$10 per prescription (also applies to refills)</b>	Use Drug Card at Pharmacy and pay \$10 for each prescription. Lawtons Discount Care – Save \$\$\$ on store purchases
<b>Vision Care</b>	<b>\$150 per person every 2 years \$50 eye exam</b>	One eye exam per 24 months for adults, and every 12 months for dependents. 100% co-insurance up to \$150 every 2 years for frames/lenses.
<b>Paramedical</b>	<b>\$750 per practitioner 80% co-insurance</b>	Plan pays 80% of visit up to \$750 per practitioner per year. Includes: Chiropractor, Osteopath, Podiatrist, Speech Therapist, Massage Therapist, Physiotherapist, Psychologist, and Acupuncturist
<b>Travel</b>	<b>100% Coverage to a maximum of \$1M/lifetime</b>	Any eligible expenses incurred outside your province of residence are reimbursed at 100%. Emergency medical and hospital treatment outside of Canada is covered. Travel Coverage is limited to 30 days per trip
<b>Dental</b>	<b>80% Basic Dental Annual Maximum \$1,000</b>	Plan pays 80% of Basic Dental charges up to \$1,000/year per insured. Services include checkups, x-rays, cleanings, fillings

## Comprehensive Benefits Package

Benefit	Benefit Amount	Benefit Description
<b>Life Insurance</b>	<b>\$50,000</b>	Pays lump sum to beneficiary if the employee dies from any cause. Employees can purchase additional life insurance for themselves and their spouses based on age and smoking status, with the insurer's approval. They will have to complete a medical questionnaire.
<b>Accident Death &amp; Dismemberment</b>	<b>\$50,000</b>	Pays lump sum to beneficiary if the employee dies as a result of an accident. This would be in addition to Life Insurance. If the employee loses a limb, or loses the use of a part of their body, or is paralyzed as the result of an accident, they may receive part of this amount as payment for their injury.
<b>Dependent Life</b>	<b>\$10,000 spouse \$5,000 for each dependent child</b>	Life insurance benefit in the event of the death of your spouse and/or dependent children.
<b>Hospital</b>	<b>Semi-Private</b>	Coverage for the difference from ward accommodations to semi-private accommodations
<b>Drugs</b>	<b>\$5 per prescription (also applies to refills)</b>	Use Drug Card at Pharmacy and pay \$5 for each prescription. Lawtons Discount Card-Save \$\$\$ on Store purchases
<b>Vision Care</b>	<b>\$200 per person every 2 years \$100 eye exam</b>	One eye exam per 24 months for adults, and every 12 months for dependents. 100% co-insurance up to \$200 every 2 years for frames/lenses
<b>Paramedical</b>	<b>\$1,000 per practitioner 80% co-insurance</b>	Plan pays 80% of visit up to \$1,000 per practitioner per year. Includes: Chiropractor, Osteopath, Podiatrist, Speech Therapist, Massage Therapist, Physiotherapist, Psychologist, Acupuncturist, Naturopath, Dietician, and Occupational Therapist
<b>Travel</b>	<b>100% coverage to a maximum of \$1M per lifetime</b>	Any eligible expenses incurred outside your province of residence are reimbursed at 100%. Emergency medical and hospital treatment outside of Canada is covered. Travel Coverage is limited to 30 days per trip
<b>Dental</b>	<b>80% Basic Dental 50% Major Dental (combined max \$2,000)</b>	Plan pays 80% of Basic Dental charges up to \$1,000/year per insured. Services include checkups, x-rays, cleanings, fillings

## Optional Long Term Disability Benefits

(For Employers with at least 3 employees)

### Basic

Benefit	Benefit Amount	Benefit Description
No Coverage	N/A	N/A

### Enhanced

Benefit	Benefit Amount	Benefit Description
LTD Benefit	Maximum Monthly Benefit \$1,500	66.67% of monthly earnings to a maximum of \$1,500. 120 day waiting period. One year own occupation. Maximum Benefit Period of 5 years.

### Comprehensive

Benefit	Benefit Amount	Benefit Description
LTD Benefit	Maximum Monthly Benefit \$2,500	66.67% of monthly earnings to a maximum of \$2,500. 120 day waiting period. One year own occupation. Maximum Benefit Period to age 65.

## Other Optional Benefits Available

Employee Assistance Program (EAP)

Virtual Healthcare

Healthcare Spending Account

Group Savings Program (Group RRSP, Pension Plan)