

Canadian Woodlands Forum

Group Benefits Program Overview

In Partnership with



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
Life Insurance	\$20,000 per member	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
Accidental Death & Dismemberment Insurance	\$20,000 per member	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
Hospital	None	No Coverage in Basic Package
Drugs	20% co-pay \$5,000 cap per year per person	Use Drug Card at Pharmacy and pay 20% for each prescription. Lawtons Discount Card-Save \$\$\$ on Store purchases
Vision	None	No Coverage in Basic Package
Paramedical	\$500 per practitioner 80% co-insurance	Plan pays 80% of visit up to \$500 per practitioner per year. Combined maximum of \$1,500 per year Includes: Chiropractor, Podiatrist, Speech Therapist, Physiotherapist, and Psychologist
Travel	None	No Coverage in Basic Package

Enhanced Benefits Package

Benefit	Benefit Amount	Benefit Description
Life Insurance	\$30,000	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.
Accidental Death & Dismemberment	\$30,000	Pays lump sum to beneficiary if the employee dies as a result of an accident, in addition to Life Ins. 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.
Dependent Life	\$5,000 spouse \$2,500 for each dependent child	Life insurance benefit in the event of the death of your spouse and/or dependent children.
Hospital	Semi-Private	Coverage for the difference from ward accommodations to semi-private accommodations
Drugs	\$10 per prescription (also applies to refills)	Use Drug Card at Pharmacy and pay \$10 for each prescription. Lawtons Discount Care – Save \$\$\$ on store purchases
Vision Care	\$150 per person every 2 years \$50 eye exam	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.
Paramedical	\$750 per practitioner 80% co-insurance	Plan pays 80% of visit up to \$750 per practitioner per year. Combined maximum of \$1,500 per year Includes: Chiropractor, Osteopath, Podiatrist, Speech Therapist, Massage Therapist, Physiotherapist, Psychologist, and Acupuncturist
Dental	80% Basic Dental Annual Maximum \$1,000	Plan pays 80% of Basic Dental charges up to \$1,000/year per insured. Services include checkups, x-rays, cleanings, fillings
Travel	100% Coverage to a maximum of \$1M/lifetime	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

Comprehensive Benefits Package

Benefit	Benefit Amount	Benefit Description
Life Insurance	\$50,000	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.
Accident Death & Dismemberment	\$50,000	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.
Dependent Life	\$10,000 spouse \$5,000 for each dependent child	Life insurance benefit in the event of the death of your spouse and/or dependent children.
Hospital	Semi-Private	Coverage for the difference from ward accommodations to semi-private accommodations
Drugs	\$5 per prescription (also applies to refills)	Use Drug Card at Pharmacy and pay \$5 for each prescription. Lawtons Discount Card-Save \$\$\$ on Store purchases
Vision Care	\$200 per person every 2 years \$100 eye exam	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
Paramedical	\$1,000 per practitioner 80% co-insurance	Plan pays 80% of visit up to \$1,000 per practitioner per year. Combined maximum of \$1,500 per year. Includes: Chiropractor, Osteopath, Podiatrist, Speech Therapist, Massage Therapist, Physiotherapist, Psychologist, Acupuncturist, Naturopath, Dietician, and Occupational Therapist
Travel	100% coverage to a maximum of \$1M per lifetime	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
Dental	80% Basic Dental 50% Major Dental (combined max \$2,000)	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 <u>Monthly</u> 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)