



- Group Benefits
- Retirement Solutions
- Disability & Absence Management
- Plan Administration



CWF Group Benefits Plan



Value of Employee Health Plans

- **Attracts Talent**
 - Could be deciding factor when salary is similar
- **Retains Talent**
 - Builds loyalty
- **Healthier Workforce**
 - Less sick days
- **Increased Employee Engagement**
 - Less worried/stressed about health
- **Tax Advantages**
 - Business expense
 - Non-taxable benefit to employees

Value of CWF Plan

- **Collective Purchasing Power**
 - Lower Rates, Stronger Negotiating
 - Pooling together lowers your risk
- **Belmont Administers For You**
 - Allows you to focus on core business
 - Billing
 - Add/Remove Employees
 - Claims
- **Flexibility in Plan Design**
 - 3 plans to choose from



	Basic	Enhanced	Comprehensive
Life Insurance	\$20,000	\$30,000	\$50,000
Accidental Death & Dismemberment	\$20,000	\$30,000	\$50,000
Dependent Life	None	\$5,000 Spouse \$2,500 Child	\$10,000 Spouse \$5,000 Child
Hospital	None	Semi-Private	Semi-Private
Drugs	20% Out of Pocket \$5,000 Max/Year	\$10 Deductible Per Script	\$5 Deductible Per Script
Vision	None	\$150/2 Years Frames/Lenses \$50 Eye Exam 24/12 Months	\$200/2 Years Frames/Lenses \$100 Eye Exam 24/12 Months
Paramedical Practitioners	20% Out of Pocket \$500 Per Practitioner	20% Out of Pocket \$750 Per Practitioner	20% Out of Pocket \$1,000 Per Practitioner
Emergency Travel	None	100% Coverage \$1 Million Lifetime Max	100% Coverage \$1 Million Lifetime Max
Dental	None	Basic: 20% Out of Pocket \$1,000 Annual Max	Basic: 20% Out of Pocket Major: 50% Out of Pocket \$2,000 Annual Max

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)

Questions?



BELMONT
Health & Wealth

Canadian Woodlands Forum
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The logo for the Canadian Woodlands Forum features a stylized evergreen tree on the left. To the right of the tree, the text 'Canadian Woodlands Forum' is in a serif font, 'FORUM' is in a large, bold, green serif font, and 'Forum canadien des opérations forestières' is in a smaller serif font. At the bottom, the phrase 'Depuis/Since 1919' is written in a script font, followed by a green arrow pointing to the right.