

OPTION #4 - Gold Plus Plan

Life Insurance:

Benefit is = 1x Annual Salary

Reduces by 50% at age 65, terminates at age 71;

Can be converted to an individual policy upon leaving company;

Dependant Life Insurance:

\$10,000 for Dependant Spouse

\$5,000 for Dependant Child (from Birth coverage)

Accidental Death & Dismemberment:

Mirrors the Life Insurance component

Short Term Disability:

66.67% flat coverage of Gross WEEKLY earnings

1,200 nem/Max

1-8-17 Waiting period with first day hospital

Non Taxable

Long Term Disability:

66.67% flat coverage of Gross earnings

\$1,500 NEM or higher based on group size

6,000 overall maximum

Non Taxable

Healthcare:

\$0 Deductible

Reimbursement level is 100% for all medical expenses,

Drugs covered at 100%; PAY DIRECT CARD; Coverage for those drugs requiring a prescription by law (over the counter Pharmaceuticals).

Enhanced Paramedical coverage at 750 per practitioner

\$10,000/ year of home nursing;

Eye Exam + \$250/24 months Frames, lenses, Contacts.

Dentalcare:

0/0 Deductible

Reimbursement level is 100% for basic coverage to an annual maximum of \$2,500;

Major Coverage at 50% combined Max with Basic Dental

Orthodontic Coverage at 50% with \$2,500 Lifetime maximum

2 visits per year for cleanings

10 Scaling units



EarWorks Inc. InsuranceBenefits

Suite 300, 5 Richard Way SW | Calgary AB | T3E 7M8 | Canada

tel 403-265-2044 | toll free 877-265-2055 | fax 403-770-8597 | email info@ear-works.com |

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