

Group Benefits Plan Design				
Benefit	Indy	IndyElite	Enhanced	SuperPlan
Plan Costs				
Single	\$112/month	\$135/month	\$105/month**	\$125/month**
Couple	\$224/month	\$266/month	N/A	N/A
Family	\$267/month	\$327/month	\$225/month**	\$275/month**
**Pricing based on group of 4 average age 40 in BC. Priced by demographics, contact for pricing.				
Life Insurance & AD&D				
Waiting Period	3 months for new hires	3 months for new hires	3 months for new hires	3 months for new hires
Schedule	\$10,000	\$25,000	\$25,000	\$50,000
Reduction Schedule			Reduces by 50% at age 65	Reduces by 50% at age 65
Non-Evidence Maximum	\$10,000	\$25,000	\$25,000	\$50,000
Termination Age	70	70	70	70
Dependant Life				
Waiting Period	3 months for new hires	3 months for new hires	3 months for new hires	3 months for new hires
Schedule	Spouse \$10,000 Child \$5000	Spouse \$10,000 Child \$5000	\$5,000 spouse and \$2,500 child	\$5,000 spouse and \$2,500 child
Critical Illness				
	<i>Optional, a-la-carte</i>	<i>Optional, a-la-carte</i>	<i>Optional, a-la-carte</i>	<i>Optional, a-la-carte</i>
Waiting Period			3 months	3 months
Schedule	\$10,000	\$10,000	\$25,000	\$50,000
Extended Health Care				
Waiting Period	3 months for new hires	3 months for new hires	3 months for new hires	3 months for new hires
Prescription Drugs	80% - Nil deductible	80% - Nil deductible	80% - Nil deductible	90% - Nil deductible
Pay-Direct Drug Card	Included - Mandatory Generics	Included - Mandatory Generics	Included - Mandatory Generics	Included - Mandatory Generics
Drug Maximum	\$2,500	\$5,000	\$5,000	\$10,000
Fertility Drugs	Not included	Not included	Not included	Not included
Smoking cessations	Not included	Not included	Not included	Not included
Vaccines	Not included	Not included	Not included	Not included
Major Medical	100%	100%	100%	100%
Annual Deductible	None	None	None	None
Drug Supply Limit	30/100 day	30/100 day	30/100 day	30/100 day
Hospitalization	100% - Nil deductible - Private	100% - Nil deductible - Private	100% - Nil deductible - Semi- Private	100% - Nil deductible - Semi-Private
Convalescent Hospital	N/A	N/A	100% - Nil deductible - Semi- Private	100% - Nil deductible - Semi-Private
Paramedical Practitioners				
	80% - \$300 per practitioner per year maximum	90% - \$400 per practitioner per year maximum	80% - \$300 per practitioner per year maximum	80% - \$500 per practitioner per year maximum
Acupuncturist	Yes	Yes	Yes	Yes
Audiologist			Yes	Yes
Chiropractor	Yes	Yes	Yes	Yes
Dietician			Yes	Yes
Massage Therapist	Yes	Yes	Yes	Yes
Naturopath			Yes	Yes
Osteopath			Yes	Yes
Occupational Therapist			Yes	Yes
Physiotherapist	Yes	Yes	Yes	Yes
Psychologist	Yes	Yes	Yes	Yes
Speech Therapist	Yes	Yes	Yes	Yes
Elastic or pressure stockings			max \$400 per year	max \$400 per year
Hearing Aids			\$500 every 5 years	\$500 every 5 years
Private Duty Nursing	\$10,000	\$10,000	\$10,000 per year	\$10,000 per year
Out-of-Country/Province	100% - Nil deductible	100% - Nil deductible	100% - Nil deductible Referral 50%, Nil deductible	100% - Nil deductible Referral 50%, Nil deductible
Maximum Duration	90 Days	90 Days	60 consecutive days	60 consecutive days
Lifetime Max	\$2,000,000	\$2,000,000	\$5,000,000	\$5,000,000
Travel Assistance	100%	100%	100%	100%
Return of vehicle			\$1,000	\$1,000
Meals and Accommodations			\$2,000	\$2,000
Return of deceased			\$5,000	\$5,000
Termination Age			70	70
Vision				
	100%	100%	80% co-insurance	100% co-insurance
Eye Exam	1 every 24 months	1 every 24 months	1 every 24 months	1 every 24 months
Contact lenses, glasses, laser surgery	N/A	N/A	up to \$300 every 24 months	up to \$300 every 24 months
Dental Care				
Waiting Period	3 months for new hires	3 months for new hires	3 months for new hires	3 months for new hires
Annual Deductible	none	none	none	none
Basic & Preventative	80% to combined max of \$1,000	80% to combined max of \$1,500	80% to combined max of \$1,000	80% to combined max of \$1,500
Endodontic and Periodontics	80% to combined max of \$1,000	80% to combined max of \$1,500	80% to combined max of \$1,000	80% to combined max of \$1,500
Dentures	Call for info	50%	50% to combined max of \$1,000	50% to combined max of \$1,500
Major Restorative	Call for info	50%	50% to combined max of \$1,000	50% to combined max of \$1,500
Orthodontic Service	N/A	N/A	N/A	N/A
Recall Frequency	6 Mos Child, 12 Mos Adult	6 Mos Child, 12 Mos Adult	6 months	6 months
Scaling & Rooting Units	6 per year	6 per year	8 per year	8 per year
Fee Guide	provincial	provincial	provincial	provincial
Termination Age	70	70	70	70
Additional Information				
Large amount Pooling	N/A	N/A	\$10,000 per person	\$10,000 per person
Survivor Benefits	N/A	N/A	24 months	24 months