

ASSOCIUM

Benefits

Plan offering

Most employee benefit plan brokers will shop the market looking for the best price available to them. ASSOCIUM Benefits doesn't believe that is good enough!

What makes an ASSOCIUM Benefits plan different from other plans is our approach. We have established a significant economy of scale that contributes to lower costs and greater leverage for employers of all sizes and in all sectors. Clients may have the plan design of their choice while saving money on administrative costs and commissions. We can replicate your existing plan or design a plan to better suit the needs of your organization.

We have established long-term relationships with the Co-operators Life Insurance Company, Green Shield Canada, Accerta ClaimServiceCorp, RBC and other carriers to develop a low-cost alternative to standard benefits plans.

On-Going Savings: Choosing to join the ASSOCIUM plan will give your organization additional cost-saving advantages. ASSOCIUM and our partners take a proactive approach to keeping your benefits costs down. For example:

- Reduced administration rates: more of your premium dollar goes to paying claims
- Flexible funding arrangements: Self-finance (ASO); health care spending accounts;
- Direct drug claims payment included: no more claims receipts
- Capped dispensing fees and cost reductions policies: lower overall cost to the plan
- Excellent customer service: 1-800 number for prompt response to employee questions
- On-line dental procedures approval: no need to submit quotes and await approval.
- Employee Assistance Plan: Group rates on EAP.
- No-charge absentee management and an early return to work program; and
- Cost-saving access to mail-order long-term medications from Pharmex Direct
- Benefits education materials and workshops for managers and employees as well as Human Resources Management consulting services.

Quoting will require reviewing up to three years of claims, premium payments and rates as well as current employee demographics. Please contact ASSOCIUM Benefits to find out how much your organization can save.

Plan Funding Options

Employers of 40 or more employees may find that typical rated health and dental plans require more funding than is needed. ASSOCIUM Benefits offers alternative funding arrangements such as Accounting Systems Only (ASO) or pay-as-you-go plans that consistently can save plans up to 15% annually.

Enhanced and Executive Coverages

Benefits can make up a significant part of executive compensation. Employers wishing to attract and retain the best senior executives will offer attractive benefit packages that supplement those offered other employees.

ASSOCIUM Benefits will help develop a customized executive plan appropriate to your needs. This may be as simple as increasing maximums or enhancing an existing plan design or as specialized as adding a Health Care Spending Account or placing income replacement coverage that is more in line with executive-level compensation. We will also place key-person life insurance coverage.

We are able to work with all carriers and markets to help clients to create the packages they need to keep competitive.

Small Group Plans

Smaller employers may take advantage of our fully pooled plans, created specifically for employers of fewer than 10 employees. There is a choice of health and dental plan components as well as life and disability plan design options to suit your budget. Plan availability is dependant upon the size of your organization.

- For organizations with three to 10 employees and no existing coverage, prices are regionally based and available upon request.
- For organizations of seven or more employees currently covered under an existing plan, we can also prepare a quotation based on existing plan design and claims history.

Who Can Join the Plan

Eligibility requirements:

- To be eligible for group benefits, participants must be permanent employees who are:
 - residents of Canada;
 - covered under a provincial government health plan;
 - under the age of 65; and
 - actively at work and working a minimum of 15 hours per week.
- Insurance products are medically underwritten for employers of fewer than five employees and, as such, employees may be required to provide evidence of good health in order to qualify.
- Cohabiting couples, including same-sex, must have been living together for at least 12 consecutive months preceding the plan effective date.
- Dependant children and stepchildren are covered to age 21 (if not employed full-time) or age 25 if enrolled in an accredited post-secondary institution. Physically/mentally infirm dependant adults may also be deemed dependents.
- The recommended waiting period for a new employee is three months.
- Please note: temporary employees are not eligible.

Participation requirements:

- 100% of eligible employees must enrol in all coverages selected by the employer. Employees may waive health and dental coverage if they can demonstrate that they are covered elsewhere by a spouse or partner.

Employer contribution:

- The employer must contribute a minimum of 50% toward the cost of the premium for each employee.
- The long and short-term disability (LTD/WI) benefits will be paid tax-free to claimants if 100% of the premiums for those benefits are employee paid.

Application and Quoting

- Interested organizations need to complete an organizational and employee profile to obtain a quote.
- Larger organizations or those with existing benefits plans will also need to allow access to claims and rate history. In these cases, quotations are based on existing plan designs to be sure of an accurate comparison.

Administration

- Invoicing, day-to-day administration, and client support are provided by ASSOCIUM.
- Premium payments are made to ASSOCIUM through monthly Electronic Funds Transfer (EFT).
- Claims adjudication and payment are the responsibility of the plan carriers.

Rates

- Rates renew annually. Changes depend upon overall plan performance.

Value Added

ASSOCIUM Benefits plans include features and options that add value to our plans and help save you money in the long-run.

Direct payment Card

Employees can use their cards to facilitate direct payment of drug, dental and other claims depending on provider facility.

Living Benefit

All life insurance plans include Living Benefit Coverage, which pays a terminally ill employee up to ½ their life benefit.

Critical Disease and Dismemberment

A significant unique coverage included with the *Accidental Death Disease and Dismemberment* is the *Critical Disease and Dismemberment* Benefit. A benefit equal to 10% of the value of an employee's life insurance will be paid in case of total disability for a minimum of nine months, due to the following illnesses

Poliomyelitis	Parkinson's Disease	Huntington's Chorea
Multiple Sclerosis	Alzheimer's Disease	Type 1 Diabetes (Insulin Dependent)
Necrotizing Fasciitis	Peripheral Vascular Disease	Amyotrophic Lateral Sclerosis (ALS)

Absentee Management

POSACTION Plus is an absentee management program with a counseling and support service for employees. It is included as a part of the LTD coverage at no additional charge to premiums. POSACTION is a management tool. Managers can access information and coaching on absentee management strategies, how to recognize problems and how to approach and refer an employee for counseling. As well, counseling is available for employees on disability leave to hasten their recovery.

Employee Assistance Plan

Also available is a full Family and Employee Assistance Plan provided by Family Services EAP, a division of Family Services Association. FSEAP is a national network of professional providers. The plan includes counseling and referral services; and face-to-face and a 24 hour hotline

Pharmex Direct

Employees can enroll in the Pharmex Direct mail-order pharmacy program. Discounts on the dispensing fees and ingredient costs of long-term medications reduce the impact on benefit plans. Employees and their families will appreciate the convenience of having their long-term medications delivered to the door.

Emergency Human Resources Consulting Service

Up to 20 hours per year of human resources support when you need it most. You have access to seasoned HR professionals to help address immediate needs such as employee terminations, recruitment, contract issues, mediation, assessment, planning and much more.

Small Group Plan Design

Plan A

Benefit	Description	Co payment	Annual Max
Drugs	Pay direct card, generic substitution \$5.00 dispensing fee cap	75%	\$3,000
Extended Health	Paramedic services including: Chiropractor, physiotherapy, Naturopath, massage, psychologist and more. Chiropractor per visit maximum of \$15 per visit and \$25 per visit for Massage Therapy *Private Duty Nurse = \$5,000 c.y.	75%	Each benefit, \$300 per person. Hearing aids: \$300/5 years
No Vision			
No Hospital room			
Travel	30 day max/trip	100%	\$1,000,000
Dental	Basic coverage including endodontics and periodontics, cleaning etc. 9 month check-up recall	75%	\$1,000 per person

Plan B

Benefit	Description	Co payment	Max
Drugs	Pay direct card, generic substitution \$5.00 dispensing fee cap	80%	
Extended Health	Paramedic services including: Chiropractor, physiotherapy, Naturopath, massage, psychologist and more. Chiropractor per visit maximum of \$15 per visit and \$25 per visit for Massage Therapy Private Duty nurse (\$5,000)	80%	Each benefit, \$300 per person. Hearing aids: \$300/5 years
NO Vision Care			
Hospital room	Semi-Private room	80%	\$5,000 (plan)
Travel	60 day max/trip	100%	\$1,000,000
Dental	Basic coverage including endodontics and periodontics, cleaning etc. 9 month check-up recall	80%	\$1,500 per person

Plan C

Benefit	Description	Co payment	Max
Drugs	Pay direct card, generic substitution \$5.00 dispensing fee cap	100%	
Extended Health	Paramedic services including: Chiropractor, physiotherapy, Naturopath, massage, psychologist and more. Chiropractor per visit maximum of \$15 per visit and \$25 per visit for Massage Therapy Private Duty nurse (\$5,000 c/y)	100%	Each benefit, \$500 per person. Hearing aids: \$300/5 years
Vision Care	Glasses, contact lenses etc. (Exam covered separately).	100%	\$200/24 months per person
Hospital room	Semi- Private Room	100%	\$5,000 (plan)
Travel	60 day max/trip	100%	\$1,000,000
Dental	Basic coverage including endodontics and periodontics, cleaning etc. 9 month check-up recall	100%	\$1,500 per person

ASSOCIUM Benefits will prepare a quotation for organizations of ten or more employees by matching existing coverage or developing a plan design to best suit organizational needs.

Life and Disability (Insured) Benefits

- LIFE** (Mandatory) Flat \$25,000

The employer may opt to offer (all) staff one of the following plan options:

- 1 x annual salary to a maximum of \$300,000
- 2 x annual salary to a maximum of \$300,000
- 3 x annual salary to a maximum of \$300,000

To be eligible for increased coverage, employees must submit evidence of good health. Employees may be grandparented to existing levels if currently covered. ¹–

Reduces by 50% at age 65, maximum \$20,000. Termination age 70.

- Accidental Death, Disease and Dismemberment** (Mandatory)

Equal to Life Benefit

- Dependent Life** Spouse \$10,000 / Child \$5,000 – *Option 1*
 Spouse \$5,000 / Child \$2,500 – *Option 2*

Coverage from birth (includes pre-natal benefit). Termination employees age 70.

- Long Term Disability** Taxable Non-Taxable

- 66.67% of monthly salary, 119-day elimination period, 2 year benefit duration, maximum \$1,500 - *Option 1*
- 66.67% of monthly salary, 119 day elimination period, duration to age 65, maximum \$1,500 – *Option 2*

Employees may increase coverage to a maximum of \$5,000 subject to evidence of good health or grandparented to existing levels if currently covered. ¹–

2 year own occupation.

Primary Offsets

Termination age 65

- Short Term Disability** Taxable Non-Taxable
(Optional for groups of over 10. For groups of 9 or less, only if in place in existing, in-force plan)

- 66.67% of weekly salary to a maximum of \$800/week, 2-week elimination (immediate accident or hospital), 15-week benefit duration

- Best Doctors**

Access to the expertise of Doctors all over the world in consultation with employee's own attending physician.

¹ Please note: groups of four or fewer employees must provide evidence of good health to be eligible for any insured products.