

# Employee Benefit Package

## Summary of Benefits | 2025



A comprehensive Employee Benefit Package designed specifically for the Self-Employed and Employers with 1 to 5 Employees. Benefit plan is administered by RWAM Insurance Administrators Inc. and is available through its Advisor Network. This summary represents key features of your group benefits plan. Please refer to your booklet for full details.

### Life Insurance

The life insurance benefit will be paid to the employee's appointed beneficiary upon the death of the employee. Benefit will reduce by 50% at age 65 and terminate at age 70 or retirement, whichever comes first.

All Eligible Employees: \$25,000 benefit

### Dependent Life Insurance

The following amount of benefit will be paid to the employee upon the death of his/her eligible dependent, with coverage commencing at birth. Benefit terminates at age 70 or retirement, whichever comes first.

Spouse: \$5,000

Child: \$2,500

### Accidental Death & Dismemberment

This benefit provides a lump sum cash payment equal to twice the life insurance benefit should the employee suffer an accidental death, 24 hours a day, on or off the job. Partial payment may be paid for dismemberment or dysfunction (percentage of the full benefit). Rehabilitation, repatriation, spousal retraining and child's education benefits are also included. Benefit terminates at age 70 or earlier retirement, whichever comes first.

### Out-of-Canada/Province

(Included with Extended Health Care Coverage)

If the employee or an eligible dependent becomes ill or injured while traveling, emergency hospital and medical expenses will be paid at 100%, in excess of the amount paid by the Provincial Health Insurance Plan. Eligible benefits are limited to a 60 days per trip maximum commencing with the date of departure from your province of residence. Subject to a \$5,000,000 maximum and does not include referral coverage. Benefit terminates at age 75 or earlier retirement, whichever comes first.

### Extended Health Care

The following expenses are covered with no deductibles. Extended Healthcare benefit terminates at age 75 or earlier retirement, whichever comes first.

Benefit	Coinsurance	Maximum
Paydirect Prescription Drugs Mandatory Generic	80%	\$3,500/yr/person \$8 dispensing fee cap
Private Duty Nursing	80%	\$10,000/lifetime
Paramedical Practitioners	80%	\$400/yr/practitioner
Osteopath, Naturopath, Podiatrist, Chiropractor, Psychologist, Physiotherapist, Acupuncturist, Speech and/or Massage Therapist		
Eye Examination	80%	1 exam/24 months \$75/max.
Orthopedic Shoes/Orthotics	80%	\$250/yr
Hearing Aids	80%	\$400/5 yrs.
Cardiac Rehabilitation	80%	\$500/yr.
Prosthetics	80%	\$10,000/lifetime
Medical Supplies	80%	unlimited
Emergency Ambulance	80%	unlimited
Accidental Dental	80%	\$2,000/lifetime
Virtual Care Doctor on Demand Services	100%	
Medical Second Opinion	100%	
Anti-Smoking, Fertility Drugs and Treatments		excluded
Semi-Private Hospital		excluded

### Dental Care (Optional)

This plan will pay 80% of basic covered expenses with no annual deductibles. Benefit payment is based on the current provincial fee schedule to a maximum of \$1,000 per calendar year per insured. Benefit terminates at age 75 or earlier retirement, whichever comes first.

#### Covered expenses:

- oral examinations, cleaning and polishing of teeth
  - not more than once every 9 months
- fluoride applications
- x-rays
- fillings
- space maintainers
- extractions
- anesthesia
- endodontics (root canal therapy)
- periodontics (treatment of soft tissue (gums) and bone supporting the teeth)
- repairs or relining and rebasing of dentures

### Survivor Benefit (Included at no additional cost)

If the insured dies, their Extended Health Care and Dental coverage will continue without premium payment for six months for all eligible dependents.

### Long Term Disability (Optional)

Pays the insured 60% of their gross insured earnings to a maximum monthly benefit of \$2,000 if the employee is unable to work due to disability.

- 1two3 Group Applicants with 2 or more employees are guaranteed coverage up to \$1,500 per month. Applicants with ONLY 1 employee are subject to full health evidence.
- Benefit payment begins after 4 months of total disability and continues to age 65 at which time benefits terminate
- Definition of Disability: 1 Year Own Occupation
- Primary CPP Integration offset
- 85% All-Source Maximum

### Critical Illness

This benefit provides \$3,000\* lump sum cash payments for the critical medical conditions listed. Eligible dependent children are covered at 50%. Benefit terminates at age 65 or earlier retirement, whichever comes first.

- |                       |  |
|-----------------------|--|
| ▪ Heart Attack        | ▪ Blindness  |
| ▪ Stroke              | ▪ Coma   |
| ▪ Carcinoma in Situ   | ▪ Severe Burns                                     |
| ▪ Invasive Cancer     | ▪ Loss of Speech                                   |
| ▪ Alzheimer's Disease | ▪ Coronary Artery Bypass Surgery                   |
| ▪ Multiple Sclerosis  | ▪ Major Organ Failure (Transplant or Waiting List) |
| ▪ Parkinson's Disease | ▪ Aplastic Anemia (NEW)                            |
| ▪ Paralysis           | ▪ Bacterial Meningitis (NEW)                       |
| ▪ Deafness            | ▪ Heart Valve Repair (NEW)                         |
| ▪ Benign Brain Tumour | ▪ Dementia (NEW)                                   |
| ▪ Aortic Surgery      |  |

\* 100% coverage for all conditions except Carcinoma in Situ (20%)

**NEW!** Critical Illness now includes a hospitalization benefit for attempted suicide and the following disorders:

- |                     |                         |
|---------------------|-------------------------|
| ▪ Mood Disorders    | ▪ Anxiety Disorders     |
| ▪ Bipolar Disorders | ▪ Personality Disorders |
| ▪ Major Depression  | ▪ Psychotic Disorders   |
| ▪ Eating Disorders  | ▪ Schizophrenia         |

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### Eligibility Requirements

All Benefits as described in the Summary of Benefits are mandatory, except Dental & Long Term Disability. For Long Term Disability benefits, some occupations are not eligible due to the nature of the risk. All benefits terminate as of the termination age noted or retirement, whichever comes first. Life, AD&D and Dependent Life terminate at age 70. Extended Health Care (including Out of Canada/Province, Virtual Care and WorldCare) and Dental terminate at age 75. Long Term Disability and Critical Illness terminate at age 65.

1two3 Group Applicants with 2 or more employees are guaranteed coverage for all benefits. Applicants with ONLY 1 employee are subject to full health evidence for all benefits. If an employee is declined, the entire group may be declined. The group must either be a legally incorporated company, sole proprietorship, or partnership, with true employer/employee relationships. The group must be in business for a minimum of 1 year. All employees and their dependents must be insured under their Provincial Health Insurance Plan. Pre-Authorized Debit is mandatory. All full-time employees (min. 24 hrs per week) must be enrolled on the plan.

The employee may opt out of the Health Care and/or the Dental benefit ONLY if they have coverage under a spouse's Health Care and/or Dental plan.

Rates illustrated below are subject to applicable Provincial Sales Tax, a \$10.00 per month Standard Administration Fee subject to applicable HST/GST, and are effective January 1, 2025 (reviewed annually).

	Ontario	Alberta	British Columbia	Manitoba/Saskatchewan	Nova Scotia, New Brunswick & PEI	Newfoundland
<b>Mandatory Benefits</b> Life Insurance, Dependent Life, AD&D, Extended Health Care, Out-of-Canada and Critical Illness						
Single Coverage /month	118.10	118.10	90.99	95.33	118.49	118.49
Family Coverage /month	247.40	247.40	181.72	192.80	247.40	248.32
Exempt Coverage /month	21.89	21.89	21.89	21.89	21.89	21.89
<b>Dental Benefits - Optional</b>						
Single Coverage /month	56.55	53.77	59.28	36.70	42.85	28.36
Family Coverage /month	139.26	132.47	146.32	90.52	109.09	69.66
<b>Mandatory Benefits With Dental</b> Combined Rate						
Single Coverage /month	174.65	171.87	150.27	132.03	161.34	146.85
Family Coverage /month	386.66	379.87	328.04	283.32	356.49	317.98
<b>Long Term Disability - Optional</b> Some occupations are not eligible for LTD due to the nature of the risk.						
Rate /\$100 of benefit	2.95	2.95	2.95	2.95	2.95	2.95



Life Insurance, Dependent Life, Long Term Disability, Extended Health Care and Dental Benefits are underwritten and insured by Beneva. Accidental Death & Dismemberment and Critical Illness are insured by Chubb Life Insurance Company of Canada. Allianz Global Assistance provides the Out-of-Canada/Province Benefit. TELUS Health provides Virtual Care Services. WorldCare provides Second Opinion Consult Services.