

## WORLD INSURANCE SERVICES LTD.

### COMPONENTS OF A GROUP INSURANCE PLAN

#### Life Insurance and Accidental Death & Dismemberment (Mandatory)

- Flat amount
- OR
- Percentage of annual earnings – 1, 2, or 3 x salary
- Minimum \$25,000
- Benefit reduces 50% at age 65 and terminates at age 70 or earlier retirement
- Conversion privileges
- Waiver of Premium provision

#### Dependent Life Insurance

- \$5,000 for spouse and \$2,500 per child
  - OR
- \$10,000 for spouse and \$5,000 per child

#### Extended Health Care

- Deductible Options (not applicable to hospital or travel benefits)
  - \$0/\$0, \$25/50, \$50/\$100, or \$100/\$200
  - Above applies to Single/Family coverage
- Co-insurance Options (not applicable to hospital or travel benefits)
  - 100%, 90%, 80%, 70% , 60% or 50%
- Semi-private or private hospital
- Prescription drugs
  - Brand name
  - generic
  - Drugs legally requiring a prescription, including diabetic supplies but excluding fertility and smoking cessation drugs
- Pay Direct drug card
  - \$0, \$2 or \$5 deductible per prescription
  - 100%, 90%, 80%, 70%, 60% or 50% co-insurance
  - National Formulary only
  - Generic Substitution
- EHC Standard features
  - Ambulance
  - Private Duty Nursing
    - \$5,000 or \$10,000 per year
  - Accidental Dental
  - Diabetic Equipment
  - Ostomy supplies and oxygen
  - Speech Aids

- Paramedical Practitioners  
(Acupuncturist, Chiropractor, Clinical Psychologist, Massage Therapist, Naturopath, Physiotherapist, Podiatrist, Speech Therapist, etc.)
- Prosthetic Appliances
- Medical Supplies and Equipment
- Orthopedic Shoes and Orthotics
- Hearing Aids - \$500 per 5 calendar years
- Benefits terminate at age 70 (some carriers to age 85)
- Travel – 60 or 90 days per trip
- Vision Care (optional)
  - \$100, \$150, \$200 or \$250 per 2 calendar years
- 24 months survivor benefit

## Dental Care

- Deductible Options
  - \$0/\$0, \$25/\$50, \$50/100 or \$100/200
  - Above applies to Single/Family coverage
- Basic Services
  - Co-insurance Options
    - 100%, 90% or 80%
  - Yearly Maximum per calendar year
    - \$1000, \$1500, \$2000 or unlimited
  - 6, 9 or 12 months recalls
  - Oral examination – every 6 months
  - X-rays
  - Polishing
  - Scaling and root planing
  - Fillings
  - amalgam (silver)
  - Acrylic (white) – for front teeth only
  - Endodontia – root canal therapy
  - Periodontia – bone and gum disease treatment
- Major Restorative Services (minimum of 5 employees required)
  - Co-insurance Options
    - 0% or 50%
  - Yearly Maximum
    - \$1500 or combinations with Basic Services
  - Dentures
  - Crowns, onlays and inlays
  - Bridgework
- Orthodontic Services (minimum of 10 employees required)
  - Co-insurance Options
    - 50%
  - YEARLY MAXIMUM
    - \$2000 lifetime maximum

## **Short Term Disability**

- 66.67% of an employee's weekly earnings up to a maximum chosen for the plan
- Elimination Period:
  - 0 days for accident
  - 7 days for sickness
- Maximum Benefit Period:
  - 17 weeks
  - 26 weeks

## **Long Term Disability**

- A mathematical calculation based on an employee's monthly earnings up to a maximum chosen for the plan, depends on whether the benefits are taxable or non-taxable
- Elimination Period:
  - 19 days
  - 179 days
- Maximum Benefit Period: To age 65
- Definition of Total Disability:
  - Any Occupation
  - 2 year Own Occupation