

Canadian National Baptist Convention Group Policy No. 98265

<i>Flex Plan 1</i>	<i>Flex Plan 2</i>
Life Insurance / Accidental Death & Dismemberment	Life Insurance / Accidental Death & Dismemberment
3x annual earnings to a maximum of \$200,000	2x annual earnings to a maximum of \$200,000
Benefit reduces to \$20,000 at age 65, and terminates at age 70, or earlier retirement	Benefit reduces to \$20,000 at age 65, and terminates at age 70, or earlier retirement
Dependent Life	Dependent Life
\$20,000 for spouse \$10,000 for each dependent child (from birth)	\$10,000 for spouse \$5,000 for each dependent child (from birth)
Benefit terminates at age 70, or earlier retirement	Benefit terminates at age 70, or earlier retirement
Short Term Disability	Short Term Disability - None
60% of weekly earnings to a max. of the greater of: the current Employment Insurance (EI) maximum or \$750/week	*Coverage is available through Employment Insurance (EI) at 55% of weekly earnings to a maximum of \$650/week (please refer to EI website for updates as requirements are subject to change.)
Benefit period - maximum of 17-weeks 1 st day of disability for accidents. 8 th consecutive day of disability for sickness	*EI coverage commences on the 8th day if injury or illness, continues for 14 to 45 weeks (Alberta) *subject to change
Benefit terminates at age 70, or earlier retirement	
Your employer may qualify for a reduction from 1.4% to 1.275%* in the EI premiums paid on your behalf because of your participation in this program-contact us for details *subject to change	
Long-Term Disability - LTD	Long-Term Disability - LTD
60% of monthly earnings (incl. clergy housing allowance) to a maximum of \$5,000/month, payable after 120-day elimination period (typically when Short Term Disability is exhausted)	60% of monthly earnings (incl. clergy housing allowance) to a maximum of \$5,000/month, payable after 120-day elimination period (typically when E.I. Benefit is exhausted)
Benefit will be tax-free if premium is paid by the employee (benefit is taxable if premium paid by employer)	Benefit will be tax-free if premium is paid by the employee (benefit is taxable if premium paid by employer)
<i>Two-year own occupation definition of disability</i> means that during first two years of disability, you must be unable to perform any duty of your own occupation and must not work at any other gainful occupation. Thereafter, you must be unable to engage in <i>any</i> occupation for which you are reasonably qualified.	<i>Two-year own occupation definition of disability</i> means that during first two years of disability, you must be unable to perform any duty of your own occupation and must not work at any other gainful occupation. Thereafter, you must be unable to engage in <i>any</i> occupation for which you are reasonably qualified.
Benefits are payable in many circumstances even if you are partially disabled	Benefits are payable in many circumstances even if you are partially disabled
Benefit terminates at age 65, or earlier retirement	Benefit terminates at age 65, or earlier retirement
Medical	Medical
80% reimbursement (100% out-of-province)	80% reimbursement (100% out-of-province)

Major services such as paramedical (Chiropractor, Physiotherapist, etc.) Referral needed.	Major services such as paramedical (Chiropractor, Physiotherapist, etc.) Referral needed.
Semi-private hospital	Semi-private hospital
Pay-Direct Generic Drug Card - \$2.00 deductible per prescription. – Annual drug max.- unlimited Electronic claim submission.	Pay-Direct Generic Drug Card - \$2.00 deductible per prescription. \$5,000 annual family drug max. Electronic claim submission.
Medical continued...	Medical continued...
Vision Care \$100/2 years, reimbursed at 100%	No Vision Care
World Access Travel Assist for up to 60 days while travelling out of the province	World Access Travel Assist for up to 60 days while travelling out of the province
Unlimited overall maximum / \$5,000,000 out of province/country	Unlimited overall maximum / \$5,000,000 out of province/country
In the event of your death, premiums are waived, and dependent survivors' coverage continues for two years	In the event of your death, premiums are waived, and dependent survivors' coverage continues for two years
Benefit terminates at age 70, or earlier retirement	Benefit terminates at age 70, or earlier retirement
Dental	Dental
\$25 Single / \$50 Family annual deductible	\$25 Single / \$50 Family annual deductible
100% Routine Services including check-ups once every 6 months	80% Routine Services including check-ups once every 9 months
50% Major Restorative services including crowns, bridges, and dentures	50% Major Restorative services including crowns, bridges, and dentures
\$1,000 per year, per person maximum of combined major and basic services.	\$1,000 per year, per person maximum of combined major and basic services. \$2,000 annual family maximum
Claims paid according to the current general practitioners' provincial fee schedule	Claims paid according to the current general practitioners' provincial fee schedule
In the event of your death, premiums are waived, and dependent survivors' coverage continues for two years	In the event of your death, premiums are waived, and dependent survivors' coverage continues for two years
Benefit terminates at age 70, or earlier retirement	Benefit terminates at age 70, or earlier retirement
General	General
Coverage is in effect 24 hours (whether on or off the job)	Coverage is in effect 24 hours (whether on or off the job)
Plans offered to all staff working more than 30 hours per week	Plan available to all staff working more than 30 hours per week
Dependent children are covered to age 21 (25 if in full-time attendance at an accredited college/university)	Dependent children are covered to age 21 (25 if in full-time attendance at an accredited college/university)
To facilitate speedy processing, claim payments can be made by Direct Deposit	To facilitate speedy processing, claim payments can be made by Direct Deposit
Minimum 50% employer contribution to premium is required	Minimum 50% employer contribution to premium is required
A 30-day waiting period will apply to future staff hired	A 30-day waiting period will apply to future staff hired

For information, please call:



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