



GROUP BENEFITS PLAN FOR CDAA MEMBERS IN CANADA
Members have access to comprehensive benefits coverage at discounted rates!

THE PREMIER PLAN

Extended Health Care:

(Member, Spouse & Dependents)

- \$10,000 annual prescription drug maximum per certificate (Includes Drug Card);
- 80% reimbursement with \$5 prescription deductible;
- 15 Paramedical Services (e.g. Massage, Chiropractic, Homeopathy, Naturopathy) reimbursed at 80% at \$400 per year per practitioner; combined limit of \$800 annually per insured.
- Vision: \$250 every twenty-four months for lenses and frames (or contact lenses).
- Travel Insurance, up to \$5,000,000.

Dental:

(Member, Spouse & Dependents)

- 80% reimbursement for preventative and basic restorative procedures including periodontal (gums) and endodontic (roots) treatments;
- Coverage paid up to a calendar year maximum of \$1,000 per individual.

Life Insurance and Accidental Death & Dismemberment:

(Members Only)

- \$50,000 payable in the event of death from natural causes;
- Additional \$50,000 payable if death is the result of an accident.

Weekly Income Benefit:

(Members Only)

- In the case of total disability this benefit pays \$250 weekly;
- Benefits begin the first day of an accident or hospitalization and on the 15th day of sickness and continue for a period of up to 26 weeks if necessary.

Long Term Disability:

(Members Only)

- After 26 weeks of continuous total disability, this benefit pays up to \$3,000 monthly (tax free);
- Benefits will be paid for a period of 24 months under your own occupation and continue to age 65.

AVAILABLE ON A "NO DENTAL" BASIS:

Extended Health Care
(Member, Spouse & Dependents)

Life Insurance and Accidental
Death & Dismemberment
(Member Only)

Weekly Income Benefit
(Member Only)

Long Term Disability
(Member Only)

AVAILABLE ON A "MINI PLAN" BASIS:

Extended Health Care
(Member, Spouse & Dependents)

Life Insurance and Accidental
Death & Dismemberment
(Member Only)

Members Assistance Plan: *(All Plans)*

Provides voluntary confidential counselling and advisory services from a network of experienced counsellors, psychologists, social workers and other specialists.

ADDITIONAL INSURANCE PRODUCTS

(OFFERED OUTSIDE OF THIS PLAN)

Personal Disability Insurance:

- Disability protection is particularly important for self-employed professionals;
- Statistics Canada reported that in 2012, 3.8 million Canadians were disabled;
- There is a 1 in 3 chance of becoming disabled for more than 90 days (or longer) at least once before age 65;
- Whether employed or self-employed, protect your income and lifestyle with an income protection plan;
- Diverse products are available to correspond with your unique insurance needs.

NO Medical Insurance:

- No nurse will visit;
- Up to \$500,000 Life Insurance;
- Up to \$6,000 monthly Disability Income;
- Provides the funds to pay down your mortgage in the event of your death or disability.

Health & Dental Coverage can be continued up to the age of 85.

coverage is approved automatically for Health & Dental if you apply for coverage Within 60 days of your current plan ending.

Entry age into the plan is prior to age 65.

Eligibility requirements for all plans include medical underwriting and a minimum annual earned income of \$25,000.

THE FULL PACKAGE*

| | INDIVIDUAL | FAMILY | SINGLE PARENT | COUPLE |
|----------|------------|--------|---------------|--------|
| UNDER 40 | 119.02 | 257.37 | 145.26 | 190.57 |
| 40-49 | 165.30 | 319.37 | 198.68 | 230.88 |
| 50-54 | 243.86 | 417.38 | 257.15 | 328.98 |
| 55-59 | 257.03 | 430.55 | 270.32 | 342.15 |
| 60-65 | 336.95 | 525.52 | 389.13 | 430.69 |

THE NO DENTAL PACKAGE*

| | INDIVIDUAL | FAMILY | SINGLE PARENT | COUPLE |
|----------|------------|--------|---------------|--------|
| UNDER 40 | 57.05 | 92.20 | 68.77 | 76.78 |
| 40-49 | 98.43 | 152.24 | 136.68 | 117.77 |
| 50-54 | 190.81 | 254.33 | 188.99 | 212.15 |
| 55-59 | 203.98 | 267.50 | 202.16 | 225.32 |
| 60-65 | 284.19 | 361.63 | 317.39 | 312.49 |

THE MINI PACKAGE*

| | INDIVIDUAL | FAMILY | SINGLE PARENT | COUPLE |
|----------|------------|--------|---------------|--------|
| UNDER 40 | 51.54 | 86.69 | 63.26 | 71.27 |
| 40-49 | 81.88 | 135.69 | 120.13 | 101.22 |
| 50-59 | 153.79 | 217.38 | 151.97 | 175.13 |
| 60-65 | 233.21 | 310.65 | 266.41 | 261.51 |

* For \$1,250 Monthly Long Term Disability

FOR MORE INFORMATION CONTACT:



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