



Plan Designs for Group Employee Benefits may include: *(as small as a Group of 1)*

Life Insurance and Accidental Death & Dismemberment (AD&D)

- Dependent Life (Spouse & Child)

Extended Healthcare (EHC) coverage includes:

- With or without deductibles,
- Drug Maximums – if requested,
- 80%, 90% or 100% benefit,
- Prescription drugs,
- Diagnostic services for lab and x-rays
- Medical supplies and services (including diabetic supplies),
- Ambulance services,
- Hospital and nursing care for acute or palliative care,
- Emergency health insurance while traveling outside of Canada

Optional benefits to add:

Optional healthcare benefits:

- Visioncare or eye exam only
- Medical travel within Canada
- Paramedical coverage (I.e. Chiropractors, dieticians, etc.)

Dentalcare:

- With or without deductibles,
- Dental Maximums – if requested,
- Various recall exam times, (6, 9 or 12 months)
- Basic and Major Restorative (separate or combined)
- Orthodontics with minimum 5 lives

Disability Insurance:

- Short Term Disability (STD or WI)
- Long Term Disability (LTD)

Group Critical Illness

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**Separate stand alone plan:**

Private Health Services Plan (PHSP) as your only plan for reimbursement.