

APCC

Association of Professional Computer Consultants

Group Benefits Plan for Canada Members

Members have access to comprehensive benefits coverage at discounted rates.

The 'Full' Package

Extended Health Care

Member, Spouse & Dependents:

- UNLIMITED lifetime reimbursement for Prescription Drugs (includes Drug Card)
- 80% reimbursement with \$5 prescription deductible
- 15 Paramedical Services (i.e. Massage, Chiropractic, Homeopath, Naturopaths, etc.)
- Reimbursed at 80% at \$400 per year per practitioner
- Unlimited Travel Medical Emergency coverage for trips up to 90 days
- Out-of-Province Medical Referral services up to \$50,000/calendar year
- Hospital and Therapeutic Supplies AND Semi-Private Hospital Room Coverage

Dental

Member, Spouse & Dependents:

- 80% reimbursement for preventative and basic restorative procedures, including periodontal (gums) and endodontic (roots) treatments
- First coverage year is limited to \$750 per insured (with pro-rating) then subsequent calendar years are \$1,000 maximum per insured

Life Insurance and Accidental Death & Dismemberment

Member Only:

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

Weekly Income Benefit

Member Only:

- If you become totally disabled 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 26 weeks, if necessary

Long Term Disability

Member Only:

- After 26 weeks of continuous total disability, a \$1,250 monthly benefit is paid out tax free
- Benefits will be paid for a period of 24 months under your 'own occupation' and continues to age 65

Assistance Plan

Member, Spouse & Dependents:

- Provides voluntary confidential counseling and advisory services from a network of experienced counsellors, psychologists, social workers and specialists

The 'No Dental' Package

Extended Health Care

- Member, Spouse & Dependents

Life Insurance and Accidental Death & Dismemberment

- Member Only

Weekly Income Benefit

- Member Only

Long Term Disability

- Member Only

Member, Spouse & Dependents

- Member Assistance Plan

The 'Mini' Package

Extended Health Care

- Member, Spouse & Dependents

Life Insurance and Accidental Death & Dismemberment

- Member Only

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



An Independent Broker
Covers You Best

For More Information Please Contact:

Brian Rose | Life & Health Manager
1 800.567.2048 | brian.rose@hdfinsurance.com



hdf
INSURANCE

We work for you

Monthly Rates – 2010

Exclusive Rates for members of the APCC Canada. All Figures are in CDN Dollars
Rates listed below include the monthly APCC membership fee

Age Group	Individual	Family	Single Parent	Couple
'Full'				
Under 40	115.30	240.81	139.74	180.41
40 – 49	160.99	302.58	194.97	220.81
50 – 54	241.26	401.11	252.67	318.45
55 – 59	254.43	414.28	265.84	331.62
60 – 65	334.39	509.14	384.20	419.99
'No Dental'				
Under 40	61.04	96.19	72.76	80.77
40 – 49	102.43	156.24	140.68	121.77
50 – 54	194.81	258.33	192.99	216.15
55 – 59	207.98	271.50	206.16	229.32
60 – 65	288.19	365.63	321.39	316.49
'Mini'				
Under 40	55.54	90.69	67.26	75.27
40 – 49	85.88	139.69	124.13	105.22
50 – 59	157.79	221.31	155.97	179.13
60 - 65	237.21	314.65	270.41	265.51

All plans include the Tax-Efficient "Cost-Plus" Feature

Premiums may qualify as a 100% business deduction according to Canada Revenue Agency guidelines

Additional Insurance Products

"No Medical" Life Insurance

- Up to \$250,000 with no medical exam
- More coverage with medical exam

"Guaranteed Acceptance" Critical Illness Insurance

- \$25,000 with no medical exam
- Up to additional \$100,000 available if needed
- Benefit is paid out in a lump sum **tax free** payment
- Provides coverage **against 18 critical illnesses**.

Personal Disability Insurance

- Disability protection is particularly important for self-employed professionals
- Statistics show that you have a **1 in 3** chance of becoming **disabled for 90 days** or longer at least once **before age 65**.
- Diverse products are available to correspond with your unique insurance needs.

Mortgage Insurance

- Provides the funds to pay down your mortgage in the event of your death.
- **Flexibility** - to change your policy as your needs change.
- A death benefit that is paid to your family, **NOT** to the bank.



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