



Canada's Association of Information Technology (IT) Professionals.

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



For More Information Please Contact:

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

An Independent Broker
Covers You Best



hdf
INSURANCE

We work for you

Monthly Rates – 2010

Exclusive Rates for Canada Members. All Figures are in CDN Dollars

| Age Group | Individual | Family | Single Parent | Couple |
|--------------------|------------|--------|---------------|--------|
| 'Full' | | | | |
| Under 40 | 111.23 | 236.74 | 135.67 | 176.34 |
| 40 – 49 | 156.92 | 298.51 | 190.90 | 216.74 |
| 50 – 54 | 237.19 | 397.04 | 248.60 | 314.38 |
| 55 – 59 | 250.36 | 410.21 | 261.77 | 327.55 |
| 60 – 65 | 330.32 | 505.07 | 380.13 | 415.92 |
| 'No Dental' | | | | |
| Under 40 | 56.97 | 92.12 | 68.69 | 76.70 |
| 40 – 49 | 98.36 | 152.17 | 136.61 | 117.70 |
| 50 – 54 | 190.74 | 254.26 | 188.92 | 212.08 |
| 55 – 59 | 203.91 | 267.43 | 202.09 | 225.25 |
| 60 – 65 | 284.12 | 361.50 | 317.32 | 312.42 |
| 'Mini' | | | | |
| Under 40 | 51.47 | 86.62 | 63.19 | 71.20 |
| 40 – 49 | 81.81 | 135.62 | 120.06 | 101.15 |
| 50 – 59 | 153.72 | 217.24 | 151.90 | 175.06 |
| 60 - 65 | 233.14 | 310.58 | 266.34 | 261.44 |

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.



We work for you

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