



## 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 15<sup>th</sup> 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:

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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
<b>'Full'</b>				
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
<b>'No Dental'</b>				
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
<b>'Mini'</b>				
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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