

Group Benefits for the CMAAC



Customizing your Coverage

The CMAAC is now ready to begin with its group health plan. Each member will have the opportunity to design or select their own plan for their own company. An association discount will be assessed based on the number of members who apply for a plan. The more members who subscribe for a plan, the cheaper the rates become for everyone.

We will be offering three standard plan designs, plus the opportunity to design your own. The standard plans are for those who feel they are not sure what is appropriate to offer to their employees and is based on other clinics in your industry. You can also elect to start with a standard plan as a base, and make small adjustments to your liking for easy customization.

The following are the benefits that are available through a group plan. Please note that some restrictions will apply in regards to customization. See the cost guide for more details.

Life – Pays a tax free lump sum to your beneficiaries upon death. Life insurance for dependents also available.

AD/D – Will pay a tax free benefit if death or dismemberment is caused by an accident.

Disability - Monthly benefits based on your income, to maintain your family's lifestyle in the event you are unable to work. Typically the benefit pays 66.7% of your salary.

Dental - reduce out of pocket expenses to get you and your family covered for dental work. Cleaning, periodontal, endodontic, major, accidental, etc.

Extended Health – Covers hospital expenses, prescriptions, and drug coverage not covered by the government health plan.

Vision - glasses frames, contact lenses, and eye examinations coverage.

Paramedical Services - massage therapists, acupuncturists, chiropractors, physiotherapists, psychologists etc.

Critical Illness - receive a lump sum benefit upon diagnosis of one of 22 common life threatening illnesses (heart attack, stroke, cancer to name a few).

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