

Group Benefits for the CMAAC

Customizing your Coverage



*The following plan is a 'standard plan design' and is meant to be used as an example. Members should keep in mind that the designs of their plans can be customized further to suit their needs. Members may choose the benefits they are interested in, as well as the extent of their coverage. **Please see possible restrictions at the end of this document for further details on certain restrictions that may apply in regards to customization.**

An association discount for CMAAC will be based on the number of members who express interest.

1. Extended Health

Paramedical Coverage: 80% coinsurance, maximum of \$500 per service

Chiropractor, Dietician, Physiotherapist, Podiatrist, Chiropodist, Psych/Social Worker Comb, Speech Therapist, Osteopath, Naturopath, Masseur, Acupuncturist

Hospital room: Semi-Private

Hearing Aids: 80% coinsurance, maximum of \$700

Nursing: \$10,000 covered per year

Licensed Ambulance Services

Out of Country: 100% Coverage up to 60 days

Rental or purchase of the following medical supplies when prescribed by a physician:

Diabetic Supplies

Prosthetic Equipment

Breathing Equipment

Mobility Aids

Orthopedic Equipment

2. Drug Plan (Drug Card) – Enhanced Drug Coverage

Coinsurance: 80% max \$3,000 (Higher and unlimited coverage available)

Dispensing Fee Coinsurance: 100%

3. Visioncare

Eye examinations: Coinsurance: 100%

Lens, Frames and Contacts: \$250 per 2 years, 100% Coinsurance

4. Dental Care

Basic: 80%

Examinations, Extractions, Fillings, Scaling, Prophylaxis, Fluoride treatment, X-rays, Oral surgery, Endodontic (root canal therapy), Periodontics (treatment of the gums), Denture Relines, rebases and repairs, Pit and Fissure sealants, Recall examinations

Major: 50%

Crowns and bridges, Partial or complete dentures

Accidental Dental: 100%

Basic and Major Combined Max: \$1,500/year

Scaling Units: 10

5. Critical Illness Insurance – Lump Sum Payment

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***The price for this product through a group is considerably cheaper than if you purchase it individually.**

Covered Illnesses

Cancer, Heart attack, Stroke, Coronary artery bypass surgery, Acquired brain injury, Alzheimer's disease, Aortic surgery, Aplastic anemia, Bacterial meningitis, Benign brain tumor, Blindness, Coma, Deafness, Heart valve replacement, Kidney failure, Loss of limbs, Loss of speech, Major organ failure on waiting list, Major organ transplant, Motor neuron disease, Multiple sclerosis, Occupational HIV infection, paralysis, Parkinson's disease, Severe burns

Best Doctors Services

Allows service to the insured, their spouse and dependent children; provides a valued second opinion on a specific medical condition, and a referral to the closest specialist in your area.

Services are available any time while the policy is in effect upon suspicion of a medical condition

6. Disability Insurance (Optional)

Short Term Disability – The option to insure up to 100% of your salary for the first 19 weeks in the event you cannot work.

Long Term Disability – The option to insure up to 66.67% of your salary till age 65.

Cost is based on amount of income covered.

Sample Plan*

	2 Employees		5 Employees		10 Employees	
Coverage	Single	Family	Single	Family	Single	Family
Life - Per 25K Coverage	\$4.38	\$4.38	\$4.38	\$4.38	\$4.38	\$4.38
AD&D - Per 25K Coverage	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Extended Health	\$19.50	\$37.00	\$18.50	\$35.00	\$16.00	\$31.00
Drugs	\$29.00	\$75.00	\$27.50	\$66.00	\$24.00	\$52.00
Vision	\$6.00	\$21.00	\$5.50	\$20.50	\$5.00	\$19.00
Dental	\$45.00	\$135.00	\$38.00	\$125.00	\$37.00	\$113.00
TOTAL:	\$106.38	\$274.88	\$96.38	\$253.38	\$88.88	\$221.88

***Prices above are estimates only and no discount has been applied. We will apply a discount based on the number of interested members.**

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Plans are customizable, tailored to you and your employees' specific needs

Family includes spouse and full time students up to age 25, non-students up to age 21

Disclaimers:

* Cost depends on number of people in company, and on amount and extent of coverage requested. It is also dependant on the average age and gender of each group. Above is the approximate standard industry rate for a group plan. We extend a further discount based on the number of interested members.

**Rates may change without notice.

Frequently Asked Questions

- What are the requirements for medical documents?
No medical documents required. Under a group plan, there is no medical underwriting, unless you wish to pursue coverage beyond your plan.
- What is the period of enrollment?
The period of enrollment is generally 12-16 months
- Is there a waiting period before the benefits are in place?
There is no mandatory period before the benefits are in place. You may elect to put a waiting period on the plan for your employees but this is not required.
- How much does it cost for a couple?
It may either classify as two single or one family. If you are a couple with no kids it is likely less expensive to be regarded as two singles.
- What is the definition of a family?
Family includes spouse, common law, and any children under the age of 21, and full time students under the age of 25
- How much of the insurance is tax deductible?
The amount in premiums paid by the employer is fully tax deductible.
- How much of the plan is customized?
We will work to build individualized plans based upon each member's specific needs. There are certain mandatory requirements. Please see attached information sheet "Possible Restrictions"
- Is it possible for existing members to have an additional discount when new members join into the plan?
No. We will review the numbers annually, and give the best discount based on the number of existing and interested parties at that point in time
- If members discontinue the plan in the middle of the term, would existing members be penalized?
No. If a company leaves the association or discontinues their plan, other companies who had benefited from the discount will be unaffected. They will still benefit from a group discounted rate. Once we set up the rate at the beginning, it will remain the same for the duration of the term.
- What other discounts are there available?

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Other discounts your association might want to consider is a group savings account, where you would get a group discounted rate on investment services, and professional financial and tax planning services at no cost. We can also offer Investors Group full line of services and products on an optional basis.

Possible Restrictions

***It is mandatory for all group plans to have minimum life insurance and accidental death and dismemberment insurance. These benefits are extremely inexpensive (Typically only a few bucks for both) and are a requirement.**

***If your company is comprised of only two employees you are still eligible for a plan. However extended health coverage is mandatory for your plan. This includes a small portion of drug coverage.**

***In order to take advantage of some of the features in extended health packages a small portion of drug coverage must be included in the plan. This drug coverage can be brought to the minimum allowed and can be made inexpensive. For example if you want vision coverage or paramedical coverage you must take a small portion of drug coverage.**

***If you are a self-employed practitioner with no employees a group plan will not be applicable to you. The CMAAC will be rolling out its benefits program for individual practitioners shortly. Stay tuned!**

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