



# Plan Overview

## Group Benefits Program

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The Victor Group Benefits Program is based on a mandatory core package which consists of Life, Accidental Death & Dismemberment and Dependent Life plus a minimum of two of the following: Weekly Indemnity, Long Term Disability, Critical Illness, Extended Health Care and Dental Care. Standard benefit options are outlined below; additional options are available on request.

## Life and Accidental Death & Dismemberment (mandatory)

Benefit options		Benefit maximum	Standard features
flat \$25,000	1x annual earnings	up to \$500,000	<ul style="list-style-type: none"> <li>conversion privilege</li> <li>waiver of premium</li> <li>50% reduction at age 65</li> <li>benefits terminate at age 70</li> </ul>
flat \$50,000	2x annual earnings		
flat \$75,000	3x annual earnings		
flat \$100,000	4x annual earnings		

## Dependent Life (mandatory)

Benefit options	Standard features
\$5,000 spouse, \$2,500 each dependent child	<ul style="list-style-type: none"> <li>dependent children eligible from live birth to age 21</li> <li>benefits terminate at age 70</li> </ul>
\$10,000 spouse, \$5,000 each dependent child	
\$25,000 spouse, \$12,500 each dependent child	

## Weekly Indemnity (optional by employer)

Benefit options	Benefit duration	Benefit maximum	Standard features
60% of salary	16 weeks	up to \$1,500	<ul style="list-style-type: none"> <li>1st day accident/hospitalization, 8th day sickness</li> <li>registered for EI premium reduction program</li> <li>benefits terminate at age 65</li> </ul>
66 2/3% of salary	26 weeks		
	52 weeks		

## Long Term Disability (optional by employer)

Benefit options	Elimination period	Benefit duration	Standard features	
60% of salary	16 weeks	2 years	<ul style="list-style-type: none"> <li>2-year "own occupation" definition of disability</li> <li>3/12 pre-existing condition clause</li> <li>primary offsets</li> <li>3-month survivor benefit</li> <li>benefits terminate at age 65</li> </ul>	
66 2/3% of salary	26 weeks	5 years		
66 2/3% of first \$2,500,	52 weeks	To age 65		
45% thereafter				
<b>COLA options</b>		<b>Benefit maximum</b>		
not included		up to \$10,000		
1%	2%	3%	4%	5%

## Critical Illness (optional by employer)

Benefit options	Benefit maximum	Standard features
Employee only	\$10,000	<ul style="list-style-type: none"> <li>25 covered conditions</li> <li>6 additional covered conditions for dependent children</li> <li>24/24 pre-existing condition clause</li> <li>waiver of premium</li> <li>conversion privilege for employees</li> <li>benefits terminate at age 70</li> </ul>
Employee and spouse*	\$25,000	
Employee and family*	Other	

\*not available to 1-2 life groups

## Extended Health Care (optional by employer)

<p><b>Coinsurance</b></p> <p>80% drugs, 80% other</p> <p>80% drugs, 100% other</p> <p>100% drugs, 100% other</p> <p><b>Deductible</b></p> <p>nil</p> <p>\$25 single, \$50 family/year</p> <p>\$7 dispensing fee maximum</p> <p><b>Hospital</b></p> <p>not included</p> <p>semi-private</p> <p>private</p>	<p><b>Paramedical practitioners</b></p> <p>not included</p> <p>limited practitioners</p> <p>standard practitioners</p> <p>enhanced practitioners</p> <p>\$300/practitioner</p> <p>\$500/practitioner</p> <p>\$500 combined maximum</p> <p><b>Vision care*</b></p> <p>not included</p> <p>\$150/24 months</p> <p>\$200/24 months</p> <p>\$250/24 months</p> <p>children under 19, every 12 months</p> <p><small>*not available to 1-2 life groups</small></p>	<p><b>Standard features</b></p> <ul style="list-style-type: none"> <li>• unlimited overall maximum, certain inner limits apply</li> <li>• benefits reimbursed at reasonable and customary levels</li> <li>• 100% semi-private hospital coverage</li> <li>• generic drug coverage</li> <li>• 100% out-of-country emergency medical coverage</li> <li>• paramedical practitioners: chiropractors, podiatrists/chiropractists, osteopaths, naturopaths, speech therapists, psychologists, physiotherapists, acupuncturists and massage therapists</li> <li>• employee assistance program</li> <li>• medical second opinion service</li> <li>• telemedicine</li> <li>• large claim pooling threshold \$10,000/person</li> <li>• 24-month survivor benefit</li> <li>• benefits terminate at age 70</li> </ul>
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### Medical travel benefit

optional benefit

## Dental Care (optional by employer)

<p><b>Basic services</b></p> <p>80% reimbursement</p> <p>100% reimbursement</p> <p><b>Major services</b></p> <p>50% reimbursement</p> <p><b>Orthodontia*</b></p> <p>50% reimbursement</p> <p><small>*not available to 1-2 life groups</small></p> <p><b>Deductible</b></p> <p>nil</p> <p>\$25 single</p> <p>\$50 family/year</p>	<p><b>Benefit maximum</b></p> <p>\$1,000/year</p> <p>\$1,500/year</p> <p><b>Benefit maximum</b></p> <p>\$1,000/year</p> <p>\$1,500/year</p> <p>combined with Basic</p> <p>\$2,000/year</p> <p>combined with Basic</p> <p><b>Benefit maximum</b></p> <p>\$1,000 lifetime</p> <p>\$1,500 lifetime</p> <p>\$2,000 lifetime</p> <p><b>Annual recall options</b></p> <p>6 months</p> <p>9 months</p> <p>12 months</p>	<p><b>Standard features</b></p> <ul style="list-style-type: none"> <li>• basic services include endodontics and periodontics</li> <li>• reimbursement is based on current general practitioner fee guide in province of residence</li> <li>• alternative benefit provision</li> <li>• standard limitations on major services include:             <ul style="list-style-type: none"> <li>a. missing tooth exclusion</li> <li>b. replacement of crowns, bridges and dentures if existing appliance is at least 5 years old</li> </ul> </li> <li>• orthodontia available for dependent children 18 years of age or under</li> <li>• 24-month survivor benefit</li> <li>• benefits terminate at age 70</li> </ul>
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## Health Care Spending Account (optional by employer)

### Contribution options

annual lump sum  
incremental (monthly, quarterly, semi-annually)

### Standard features

- health and dental benefits not required
- employer determines contribution amount
- unused contributions from one year automatically roll over to the next year
- benefits terminate at age 70

## Wellness Spending Account (optional by employer)

### Contribution options

annual lump sum  
incremental (monthly, quarterly, semi-annually)

### Standard features

- health and dental benefits not required
- employer determines contribution amount
- unused contributions will be forfeited at year end
- benefits terminate at age 70

## Cost Plus (optional by employer)

### Benefit options

extended health and dental care  
extended health care only  
dental care only

### Extended Health Care

hospital  
drugs  
supplementary health care

### Standard features

- health and dental benefits not required
- 10% administration fee to a maximum of \$250 per submission

### Dental Care

basic dental care  
major restorative dental care  
orthodontia

## Optional benefits (optional by employee)

### Optional Life

#### Benefit options

employee  
spouse  
units of \$10,000

#### Benefit maximum

up to \$250,000

#### Standard features

- conversion privilege
- waiver of premium
- benefits terminate at age 65

### Optional Accidental Death & Dismemberment

#### Benefit options

employee only  
employee and family  
units of \$25,000

#### Benefit maximum

up to \$250,000

#### Standard features

- conversion privilege
- waiver of premium
- benefits terminate at age 70