



# Plan Overview

## Group Benefits Program

# Plan Overview

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

- flat \$25,000
- flat \$50,000
- flat \$75,000
- flat \$100,000
- 1x annual earnings
- 2x annual earnings
- 3x annual earnings
- 4x annual earnings

### Benefit Maximum

- up to \$500,000

### Standard Features

- conversion privilege
- waiver of premium
- 50% reduction at age 65
- benefits terminate at age 70

## Dependent Life (Mandatory)

### Benefit Options

- \$5,000 spouse, \$2,500 each dependent child
- \$10,000 spouse, \$5,000 each dependent child
- \$25,000 spouse, \$12,500 each dependent child

### Standard Features

- dependent children eligible from live birth to age 21
- benefits terminate at age 70

## Weekly Indemnity (Optional by Employer)

### Benefit Options

- 60% of salary
- 66 ⅔% of salary

### Benefit Duration

- 16 weeks
- 26 weeks
- 52 weeks

### Benefit Maximum

- up to \$1,500

### Standard Features

- 1st day accident/hospitalization, 8th day sickness
- registered for EI premium reduction program
- benefits terminate at age 65

## Long Term Disability (Optional by Employer)

### Benefit Options

- 60% of salary
- 66 ⅔% of salary
- 66 ⅔% of first \$2,500, 45% thereafter

### Elimination Period

- 16 weeks
- 26 weeks
- 52 weeks

### Benefit Duration

- 2 years
- 5 years
- To age 65

### Benefit Maximum

- up to \$10,000

### Standard Features

- 2-year "own occupation" definition of disability
- 3/12 pre-existing condition clause
- primary offsets
- 3-month survivor benefit
- benefits terminate at age 65

### COLA Options

- not included
- 1%
- 2%
- 3%
- 4%
- 5%

## Critical Illness (Optional by Employer)

### Benefit Options

- Employee Only
- Employee and Spouse\*
- Employee and Family\*

\*not available to 1-2 life groups

### Benefit Maximum

- \$10,000
- \$25,000
- Other

### Standard Features

- 25 covered conditions
- 6 additional covered conditions for dependent children
- 24/24 pre-existing condition clause
- waiver of premium
- conversion privilege for employees
- benefits terminate at age 70

## Extended Health Care (Optional by Employer)

### Coinsurance

- 80% drugs, 80% other
- 80% drugs, 100% other
- 100% drugs, 100% other

### Deductible

- nil
- \$25 single, \$50 family/year
- \$7 dispensing fee maximum

### Hospital

- not included
- semi-private
- private

### Paramedical Practitioners

- not included
- limited practitioners
- standard practitioners
- enhanced practitioners

- \$300/practitioner
- \$500/practitioner
- \$500 combined maximum

### Vision Care\*

- not included
- \$150/24 months
- \$200/24 months
- \$250/24 months
- children under 19, every 12 months

\*not available to 1-2 life groups

### Standard Features

- unlimited overall maximum, certain inner limits apply
- benefits reimbursed at reasonable and customary levels
- 100% semi-private hospital coverage
- generic drug coverage
- 100% out-of-country emergency medical coverage
- paramedical practitioners: chiropractors, podiatrists/chiropractors, osteopaths, naturopaths, speech therapists, psychologists, physiotherapists, acupuncturists and massage therapists
- employee assistance program
- medical second opinion service
- virtual health care
- large claim pooling threshold \$10,000/person
- 24-month survivor benefit
- benefits terminate at age 70

### Medical Travel Benefit

- optional benefit

## Dental Care (Optional by Employer)

### Basic Services

- 80% reimbursement
- 100% reimbursement

### Benefit Maximum

- \$1,000/year
- \$1,500/year

### Standard Features

- basic services include endodontics and periodontics
- reimbursement is based on current general practitioner fee guide in province of residence
- alternative benefit provision
- standard limitations on major services include:
  - a. missing tooth exclusion
  - b. replacement of crowns, bridges and dentures if existing appliance is at least 5 years old
- orthodontia available for dependent children 18 years of age or under
- 24-month survivor benefit
- benefits terminate at age 70

### Major Services

- 50% reimbursement

### Benefit Maximum

- \$1,000/year
- \$1,500/year combined with Basic
- \$2,000/year combined with Basic

### Orthodontia\*

- 50% reimbursement

\*not available to 1-2 life groups

### Benefit Maximum

- \$1,000 lifetime
- \$1,500 lifetime
- \$2,000 lifetime

### Deductible

- nil
- \$25 single, \$50 family/year

### Annual Recall Options

- 6 months
- 9 months
- 12 months

## 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