

Canadian Ground Water Association Group Benefits Program

**Group Benefit plans will be quoted based upon the size of the group, and whether current coverage is in place.*

	Bronze Plan	Silver Plan	Gold Plan
Life Insurance	Flat \$25,000	Flat \$50,000	Flat \$75,000
AD&D	Flat \$25,000	Flat \$50,000	Flat \$75,000
Dependent Life	\$5,000 spouse \$2,500 child	\$5,000 spouse \$2,500 child	\$10,000 spouse \$5,000 child
Healthcare	80% EHC NIL deductible 80% drug CARD Practitioners: \$300 each/yr Hospital: ward	100% EHC NIL deductible 80% drug CARD Practitioners: \$350 each/yr Hospital: semi-private Vision: \$150/2 yrs Emergency Travel Insurance	100% EHC NIL deductible 80% drug CARD Practitioners: \$500 each/yr Hospital: private Vision: \$200/2 yrs Emergency Travel Insurance
Dentalcare	80% basic dental Max. \$1,000 yr	80% basic dental Max. \$1,000 yr 50% major Max. \$1,000 yr	80% basic dental Max. \$1,000 yr 50% major Max. \$1,000 yr 50% Ortho coverage Life Max. \$1,000
LTD		66.67% monthly earnings After 182 day wait Monthly max \$3,000 To age 65	66.67% monthly earnings After 182 day wait Monthly max \$5,000 To age 65

For more information, or to receive a quote, please contact Fraser & Hoyt Benefits at 1-888-847-4424, or by e-mail, benefits@fraserhoyt.com