

Your Benefits. Solved.

Group insurance quotation form



To receive a quotation, if you have two or fewer employees, please fill out the form below and return to Morneau Shepell.

Scan and email to:

businesssolutions@morneaushepell.com

or Fax to:

1.877.624.9490

Name		
Title		
Company name		
Address		
City	Province	Postal code
Phone	Fax	
Email		

Please provide information about those to be insured (Minimum 20 hours worked per week required).

Name	Date of birth (YY/MM)	Smoker or non-smoker*	Single or family	Annual earnings	Life and AD&D volume	LTD volume	Province of residence
1.							
2.							

* Non smoker discount is available for employees who have not smoked/used tobacco products in the past 12 months. All applicants must be medically approved.

	Premium paid by employer*	Premium paid by employee*
Long Term Disability	%	%

	Premium paid by employer*	Premium paid by employee*
Short Term Disability	%	%

* Disability benefits are considered to be taxable if any or all premium is paid by the Employer. If however, the Employee is paying the full cost of the disability benefit, then the benefit will be considered a non-taxable benefit.

Do you already have a group insurance plan? Yes No

You will receive your group insurance quotation along with all the material you need to apply within 48 hours.

If you have more than two full-time employees, contact us at businesssolutions@morneaushepell.com or **1.866.432.8427** to discuss a cost-effective, flexible benefit solution for your retail business.

Thank you for your request.

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Benefit summary



CORE PLAN

Life Insurance

- Units of \$10,000, minimum of \$20,000, maximum of \$250,000
- Coverage reduces by 50% at age 65, and terminates at the earlier of retirement or age 70
- Premiums are waived after six months of total disability

Accidental Death and Dismemberment (AD&D) Insurance

- Pays an additional amount equal to the life insurance benefit in the event of accidental death
- Pays a portion of the death benefit for dismemberment or paralysis due to an accident

Extended Health Benefits

- All extended health benefits are subject to a \$25 calendar year deductible for single coverage and \$50 for family coverage
- Unlimited overall lifetime maximum for all health benefits (other than out-of-country expenses and pay-direct prescription drugs)
- Each employee can choose single or family coverage or waive coverage if there is comparable coverage under a spouse's plan

Medical Services and Supplies

- 100% coverage for vision; \$100 every 24 months. 100% coverage for eye exams; \$70 claim once every two years
- 100% coverage for professional ambulance service, out-patient services, and private duty nursing
- 100% coverage for diabetic supplies, laboratory expenses, hearing aids, and other medical equipment and supplies.
- Charges by licensed and qualified paramedical practitioners when prescribed by a physician (max. \$500 per practitioner per calendar year)

Pay-Direct Prescription Drug Coverage

- Pay-direct prescription drugs are subject to a deductible equal to the dispensing fee
- 100% coverage for prescription drugs, to a maximum of \$2,000 per person per calendar year

Hospital Accommodation

- 100% coverage for semi-private hospital accommodation in Canada

Out-of-Country Coverage

- 100% coverage for emergency out-of-country medical costs, 60 days; \$5,000,000 per incident

Employee and Family Assistance Program (EAP)

- Access to qualified professionals that provide counselling and resources for support when individuals have personal, family or work related concerns

Best Doctors

- Access to Best Doctors, a referral service for individuals who have been diagnosed with a serious illness

HR Support Solutions

- On-demand access to HR management services for small to medium-sized businesses

ELECTIVE BENEFITS

Dental Benefits

- All dental benefits are subject to a \$25 calendar year deductible for single coverage and \$50 for family coverage
- All dental benefits are limited to a combined maximum of \$1,000 per person per calendar year
- Each employee can choose single or family coverage, or can waive this coverage if there is comparable coverage under a spouse's plan
- Benefits based on the current provincial dental association fee guide

Dental services include:

- 100% coverage for routine check-ups and x-rays
- 100% coverage for cleaning, prophylaxis, and other preventative services
- 100% coverage for fillings, basic restorations, and minor dental surgery
- 100% coverage for root canal and periodontal procedures

Long-Term Disability Insurance

- Units of \$500, minimum of \$1,000, maximum of \$3,000
- Benefits start on the 120th day of continuous disability and continue to age 65
- Payments offset by workers' compensation and disability benefits under CPP or QPP

Short-Term Disability Insurance

- Benefit amount is 66.67% of weekly earnings to a maximum benefit equal to the current EI maximum
- Benefits start on the 8th day of continuous disability and continues for up to 15 weeks
- Payments are offset by workers' compensation, EI, and CPP or QPP

NOTE: The exact terms and conditions of your benefits are outlined in the applicable group benefit policy booklet. In the event of a conflict between the terms of the booklet or as detailed above and the group policy, the terms of the policy shall govern.

TELEPHONE INQUIRIES: 1.866.432.8427

EMAIL: businesssolutions@morneaushepell.com