

We are the name you can rely on for affordable health care benefits for your business.

### ***We are Canadian Reliance!***

In partnership with the OPTICIAN'S ASSOCIATION OF CANADA (OAC), Canadian Reliance offers OAC members the opportunity to join a fully pooled benefits plan designed with you in mind!

#### **Why A Pooled Benefits Plan?**

1. You're not singled out for your claims since you're part of a larger pool of people.
2. It keeps your rates more affordable.
3. Your renewals won't have huge increases like regular (non-pooled) insurance plans.

As a member of the OPTICIANS ASSOCIATION OF CANADA you can build a plan to meet your needs. Whether you're a one-person firm or large enterprise, choosing custom coverage is easy and affordable.

You can build a comprehensive plan that covers:

- life insurance
- health benefits (physiotherapy, chiropractic, massage, hospital, etc.)
- prescription drugs
- dental

You can also add disability coverage, critical illness protection and retirement savings plans for you and your employees.

#### **Why Select this Plan?**

1. Comprehensive benefit packages are available to businesses from one person and up
2. Guaranteed coverage available to businesses with 2 or more people
3. Pooled benefits stabilize your rates at renewal time

Canadian Reliance is here to offer outstanding group insurance to businesses of any size.

One of our representatives will be contacting you in a few days to discuss. Please contact us at **1-888-988-7788** before then to book an appointment with an Advisor to discuss your needs.

## Benefits Plan for OAC Members

### Premium Summary

#### MANDATORY BENEFITS

Life insurance, Extended Health Care and Dental Care for all eligible employees.

#### OPTIONAL BENEFITS

Long Term Disability, Critical Illness, Long Term Care, RRSP's

### Summary of Benefits

(Benefits may differ according to selected plan design; several plan designs to choose from)

#### LIFE INSURANCE

The life insurance benefit will be paid to the employee's appointed beneficiary upon death of employee.

All eligible employees: *min. \$25,000 benefit*

#### ACCIDENTAL DEATH

The accidental death benefit provides a lump cash payment equal to twice the insurance benefit should the employee suffer an accidental death, 24 hours, on or off the job.

#### EXTENDED HEALTH CARE

Pay direct prescription drugs

Paramedical practitioners:

Chiropractor, Massage therapist, Physiotherapist, Acupuncturist, Naturopath, Chiropodist, Podiatrist, Osteopath, Speech therapist, Dietician, Clinical psychologist

Eye exams

Ambulance

Emergency Ambulance

Private duty nursing

Accidental dental

Diabetic supplies

Hearing aids

Blood pressure monitors

Emergency travel

Custom foot orthotics

Extended Health Care rates start as low as \$26.75 for single coverage (prices vary according to province).

#### EMERGENCY TRAVEL

(included in health care coverage)

If an employee or an eligible dependent becomes ill or injured while travelling, expenses for emergency hospital and medical treatments. Benefit amount is

\$1,000,000 maximum per policy year.

100% reimbursement

60 days per trip

INCLUDES:

Hospitalization, physicians and surgeons, health practitioners, private duty nursing, emergency transport, in-flight medical attendant, accidental injury to natural teeth, prescription drugs, return of remains, vehicle return and 24 hr travel assistance.

#### BASIC DENTAL

Oral examinations

x-rays

cleaning

polishing of teeth

Fillings

space maintainers

extractions

anaesthesia

endontic and periodontal (treatment of pulp and gums)

repairs or relining and rebasing of dentures

#### MAJOR DENTAL

Inlays

onlays

Bridges and crowns

Full and partial dentures (and adjustments)

Posts

Dental Care rates start as low as \$25.41 for single coverage (prices vary according to province).

#### SURVIVOR BENEFIT

(Included at no additional cost)

If the insured dies, their Extended Health Care and Dental coverage will continue without premium payment for up to six months for all eligible dependents.

#### LONG TERM DISABILITY

(Optional to age 65)