



CANASA

Canadian Security Association

Association canadienne de la sécurité

Association Employee Benefits Plan Design for Groups with 3-15 Employees

Apri Insurance Services Inc.

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Life Insurance and Disability Options

Please note: A prospective plan sponsor cannot choose health and dental (e.g. a person cannot choose health and dental)

BENEFIT		Life Option #1
BASIC LIFE/AD&D		
BENEFIT		Flat \$25,000
OVERALL MAXIMUM		\$25,000
NON-EVIDENCE MAXIMUM		\$25,000
REDUCE		by 50% at age 65, reduces to \$5,000 at age 70
TERMINATION AGE		Age 75 or earlier retirement
DEPENDENT LIFE		
SPOUSE		\$10,000
DEPENDENT CHILDREN		\$5,000
TERMINATION AGE		Age 75 or earlier retirement

BENEFIT		Life Option #2
BASIC LIFE/AD&D		
BENEFIT		1x annual earnings
OVERALL MAXIMUM		\$150,000
NON-EVIDENCE MAXIMUM		TBA
REDUCE		by 50% at age 65, reduces to \$5,000 at age 70
TERMINATION AGE		Age 75 or earlier retirement
DEPENDENT LIFE		
SPOUSE		\$10,000
DEPENDENT CHILDREN		\$5,000
TERMINATION AGE		Age 75 or earlier retirement

BENEFIT		LTD Option #1
LONG TERM DISABILITY		
BENEFIT		67% of the first \$3000 plus 50% of the balance monthly earnings
OVERALL MAXIMUM		\$5,000
NON-EVIDENCE MAXIMUM		TBA
ELIMINATION PERIOD		120 days
DISABILITY DEFINITION		2 year own occupation, any occupation thereafter

BENEFIT		LTD Option #2
LONG TERM DISABILITY		
BENEFIT		NO LTD COVERAGE

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Extended Health Care Options

BENEFIT	EHC Option #1
HEALTH CARE	
DEDUCTIBLE	Nil
COINSURANCE:	Drugs 60% of first \$5000, 100% there after 100% All other medical
HOSPITAL	Semi-private
PRIVATE DUTY NURSING	\$10,000 per year
PARAMEDICAL SERVICES:	NIL
VISION CARE:	
Glasses and Lenses	NIL
Eye Exams	NIL
OUT OF COUNTRY EMERGENCY	
Benefit Maximum	\$5,000,000 lifetime maximum
Maximum Trip Duration	60 days
TERMINATION AGE	Age 75 or earlier retirement

BENEFIT	EHC Option #2
HEALTH CARE	
DEDUCTIBLE	Nil
COINSURANCE:	80% Drugs & Paramedical Services 80% All other medical, 100% Emergency Out of Country
HOSPITAL	Semi-private
PRIVATE DUTY NURSING	\$10,000 per year
PARAMEDICAL SERVICES:	\$500 Combined for all practitioners
VISION CARE:	
Glasses and Lenses	Nil
Eye Exams	1 exam per 24 months
OUT OF COUNTRY EMERGENCY	
Benefit Maximum	\$5,000,000 lifetime maximum
Maximum Trip Duration	60 days
TERMINATION AGE	Age 75 or earlier retirement

BENEFIT	EHC Option #3
HEALTH CARE	
DEDUCTIBLE	Nil
COINSURANCE:	80% Drugs & Paramedical Services 100% All other medical
HOSPITAL	Semi-private
PRIVATE DUTY NURSING	\$10,000 per year
PARAMEDICAL SERVICES:	\$300 per practitioner per year
VISION CARE:	
Glasses and Lenses	\$150 per 24 months
Eye Exams	1 exam per 24 months
OUT OF COUNTRY EMERGENCY	
Benefit Maximum	\$5,000,000 lifetime maximum
Maximum Trip Duration	60 days
TERMINATION AGE	Age 75 or earlier retirement

BENEFIT	EHC Option #4
HEALTH CARE	
DEDUCTIBLE	Nil
COINSURANCE:	90% Drugs & Paramedical Services 100% All other medical
HOSPITAL	Semi-private
PRIVATE DUTY NURSING	\$10,000 per year
PARAMEDICAL SERVICES:	\$500 per practitioner per year
VISION CARE:	
Glasses and Lenses	\$250 per 24 months
Eye Exams	1 exam per 24 months
OUT OF COUNTRY EMERGENCY	
Benefit Maximum	\$5,000,000 lifetime maximum
Maximum Trip Duration	60 days
TERMINATION AGE	Age 75 or earlier retirement

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Dental Care & Health Care Spending Account Options

BENEFIT		Dental Option #1
DENTAL CARE		
DEDUCTIBLE		NIL
COINSURANCE		
Basic & Preventative Services		80%
Major Services		NIL
Orthodontia		NIL
OVERALL MAXIMUM		
Basic & Preventative Services		\$750 per year
Major Services		NIL
Orthodontia		NIL
TERMINATION AGE		Age 75 or earlier retirement

BENEFIT		Dental Option #2
DENTAL CARE		
DEDUCTIBLE		NIL
COINSURANCE		
Basic & Preventative Services		80%
Major Services		NIL
Orthodontia		NIL
OVERALL MAXIMUM		
Basic & Preventative Services		\$1,000 per year
Major Services		NIL
Orthodontia		NIL
TERMINATION AGE		Age 75 or earlier retirement

BENEFIT		Dental Option #3
DENTAL CARE		
DEDUCTIBLE		NIL
COINSURANCE		
Basic & Preventative Services		80%
Major Services		50%
Orthodontia		NIL
OVERALL MAXIMUM		
Basic & Preventative Services		\$1,500 per year
Major Services		Combined with Basic
Orthodontia		NIL
TERMINATION AGE		Age 75 or earlier retirement

BENEFIT		Dental Option #4
DENTAL CARE		
DEDUCTIBLE		NIL
COINSURANCE		
Basic & Preventative Services		80%
Major Services		50%
Orthodontia		50%
OVERALL MAXIMUM		
Basic & Preventative Services		\$1,500 per year
Major Services		Combined with Basic
Orthodontia		\$1,500 lifetime maximum
TERMINATION AGE		Age 75 or earlier retirement

BENEFIT		HCSA Option #1
HEALTH CARE SPENDING ACCOUNT		
Minimum amount per employee	\$	500.00
Annual maximum remaining at year end, carry forward or Use it or loose it Amount allocated monthly or annually in advance		
Claims form processing fee		\$5 per claim form submitted
Administration fee		\$20 per employee per month

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