

# The IIAC Members' Employee Benefits Plan

The IIAC Members' Employee Benefits Plan is designed with you in mind. The standards have been set high so that your employee benefit needs are satisfied, now and in the future. The pillars of the program include competitive pricing, plan design flexibility, superior service and efficient administration. Every benchmark has been met to provide a plan that meets your high expectations. Plus, you have the peace of mind that comes with knowing your plan is endorsed by IIAC.

## What is covered?

### LIFE AND DISABILITY COVERAGE

- Wide range of life coverage with high non-medical maximums
- Comprehensive disability coverage with high non-medical maximums
- Dependent life coverage for your employees' spouses and children
- Employee pay optional benefits for those who want additional coverage

### HEALTH COVERAGE

- Comprehensive drug coverage with the convenience of a drug card
- Unlimited health coverage including private and semi-private hospital coverage, full practitioner coverage, vision care benefits, and extensive out-of-province/out-of-country coverage

### DENTAL COVERAGE

- Complete dental coverage with flexibility to meet your corporate needs
- Basic services including diagnostic examinations, cleaning, scaling, fluoride treatments, fillings, gum disease and root canal therapy
- Major services including bridges, crowns and caps
- Orthodontic coverage

## Your IIAC membership boosts your purchasing power

Your access to volume purchasing power means that you can both save money on your benefits plan and give your employees more generous plan provisions. These are advantages that are only available through your IIAC Members' Employee Benefits Plan.

Many organizations similar to yours have already discovered that the plan structure, range of benefits and financial arrangements are superior to anything else in the marketplace. We're confident that we can help you discover the same outstanding quality and value.

### THE PLAN OFFERS:

- Competitive pricing
- Plan choice flexibility
- Administrative ease
- High overall and non-evidence maximums
- Comprehensive medical and dental coverage
- The full endorsement and support of the Investment Industry Association of Canada

## How to join

Joining the plan and choosing the coverage that's right for you takes little time and effort. A consultant will take you through the steps and help you determine which coverage best meets your needs.

Simply contact Baynes & White, your Members' Employee Benefits consultants, at **416.863.9159** to discover the real purchasing power available exclusively to IIAC members.

Baynes & White is a leading benefits consulting and pension actuarial company committed to providing its clients with outstanding service and exceptional value.

***An IIAC Members' Employee Benefits Plan consultant is available to address your firm's specific requirements.***



# The IIAC Member Benefits Plans

## < BRONZE >

### LIFE AND AD&D INSURANCE

- 100% of annual earnings
- \$300,000 non-evidence maximum
- \$400,000 overall maximum

### DEPENDENT LIFE INSURANCE

- \$5,000 spouse
- \$2,500 each child

### LONG-TERM DISABILITY

- 66.7% of first \$2,250, 50% of the balance
- \$5,000 non-evidence maximum
- \$10,000 maximum

### HEALTH CARE

- 80% co-insurance
- Drug card with a \$9 dispensing fee maximum
- Semi-private hospital room
- \$350 per paramedical practitioner
- Nursing and travel coverage
- Eye exams only

### DENTAL CARE

- 80% co-insurance for basic services (unlimited)
- Current fee guide

## < SILVER >

### LIFE AND AD&D INSURANCE

- 200% of annual earnings
- \$400,000 non-evidence maximum
- \$500,000 overall maximum

### DEPENDENT LIFE INSURANCE

- \$10,000 spouse
- \$5,000 each child

### LONG-TERM DISABILITY

- 66.7% of first \$2,250, 50% of the balance
- \$7,500 non-evidence maximum
- \$10,000 maximum

### HEALTH CARE

- 100% co-insurance
- Drug card with a \$9 dispensing fee maximum
- Semi-private hospital room
- \$500 per paramedical practitioner
- Nursing and travel coverage
- Vision care at \$200/24-months

### DENTAL CARE

- 100% co-insurance for basic services (unlimited)
- 50% co-insurance for major services (\$1,500 maximum/calendar year)
- Current fee guide

## < GOLD >

### LIFE AND AD&D INSURANCE

- 300% of annual earnings
- \$500,000 non-evidence maximum
- \$1,000,000 overall maximum

### DEPENDENT LIFE INSURANCE

- \$10,000 spouse
- \$5,000 each child

### LONG-TERM DISABILITY

- 66.7% of first \$2,250, 50% of the balance
- \$10,000 non-evidence maximum
- \$15,000 maximum

### HEALTH CARE

- 100% co-insurance
- Drug card with nil dispensing fee maximum
- Private hospital room
- \$500 per paramedical practitioner
- Nursing and travel coverage
- Vision care at \$300/24-months

### DENTAL CARE

- 100% co-insurance for basic services (unlimited)
- 80% co-insurance for major services (\$2,500 maximum/calendar year)
- 50% co-insurance for orthodontic services (\$2,000 maximum/lifetime)
- Current fee guide

