

# Your Benefits. Solved.

## Group Insurance Quotation form

To receive a quotation please fill out the form below and return to Morneau Shepell.

Mail to:

895 Don Mills Road, Suite 700  
Toronto, Ontario M3C 1W3

Or scan and email to:

businesssolutions@morneaushepell.com

Or Fax to:

1.877.624.9490

Your Name \_\_\_\_\_ Title \_\_\_\_\_

Company Name \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

E-mail \_\_\_\_\_ Name of any affiliate associations OGSA \_\_\_\_\_

Please provide information about yourself:

Name	Date of Birth (yy/mm)	Smoker or Non-smoker*	Single or Family	Annual Earnings	Life and AD&D Volume	Province of Residence

\*Non smoker discount is available for employees who have not smoked/used tobacco products in the past 12 months.

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.

Thank you for your request.



**MORNEAU SHEPELL** 

Small & Medium  
Business Solutions

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## Benefit Summary

### CORE PLAN

#### Basic 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.

#### Basic Accidental Death and Dismemberment (AD&D) Insurance

- Pays an additional amount equal to the basic 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 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.  
(maximum \$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.
- 80% coverage for prescription drugs, to a maximum of \$1,000 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, to a lifetime maximum of \$5,000,000.

#### Employee 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.

### 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.
- 50% coverage for root canal and periodontal procedures.

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: 1.800.267.0097  
Facsimile: 1.877.624.9490  
E-mail: [businesssolutions@morneaushepell.com](mailto:businesssolutions@morneaushepell.com)  
Website: [www.morneaushepell.com/smb](http://www.morneaushepell.com/smb)



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