

FIRMS OF 1 - 4 EMPLOYEES

100% enrolment required

** Each plan must include Life, AD&D and one disability benefit **

Please help us by indicating which benefits you are interested in: you may choose to be quoted on more than 1 option:

Group Basic Life and Accidental Death & Dismemberment (AD&D)

- 1 times salary 2 times salary \$25,000

Dependent Group Life

- Spouse \$5,000, Child \$2,500 Spouse \$10,000, Child \$5,000

Weekly Indemnity

- WI 1 15th day accident or sickness, for 15 weeks
 WI 2 1st day accident/8th day sickness, for 17 weeks
 WI 3 1st day accident/8th day sickness, for 26 weeks (LTD not available with this option)

Long Term Disability

- LT 1 121st day of accident or sickness, for 2 years
 LT 2 121st day of accident or sickness, for 5 years
 LT 3 121st day of accident or sickness, to age 65

Extended Health Care

- EOO Nil deductible, no drugs, 100% other
 EHC 1 Nil deductible, 80% reimbursement
 EHC 2 \$25/\$50 deductible, 100% reimbursement
 EHC 4 \$25/\$50 deductible, 80% reimbursement

Including Drug Card

- EHC 11 80% drug coverage, 100% other health benefits
 EHC 13 70% drug coverage, 100% other health benefits
 EHC 15 per prescription deductible: dispensing fee, 100% other health benefits

Managed Health Care - National Formulary (50% reimbursement if not on Formulary)

- EHC 17 80% drug coverage, 100% other health benefits
 EHC 19 70% drug coverage, 100% other health benefits

Dental

- DN 1 \$25/\$50 deductible, 100% Basic
 DN 2 Nil deductible, 80% Basic
 DN 8 \$25/\$50 deductible, 100% Basic (no endodontic, no periodontic)
 DN 12 \$25/\$50 deductible, 80% Basic

- Business Overhead Insurance Employee Assistance Program Group RSP

Please Return By Mail or Fax to:



Attention: Group Benefits Department

Kechnie Benefits, 262 Queen Street South, Kitchener, ON N2G 1W3
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