

General Provisions

Who is eligible?

All Royal LePage Franchise Owners and Royal LePage Corporate Brokerage Managers; plus Full-Time Support Staff working a minimum of 20 hours per week. Sales staff are not eligible to join this program.

For more information contact:

humanresources@royallepage2.com

When can I join?

For current employees there is no waiting period.

Newly hired employees must wait 90 days before they are eligible.

Is participation mandatory?

Yes. All eligible members of a participating franchise must enroll.

Are all benefits mandatory?

Yes. Except Health and Dental benefits, which can be waived if you are currently covered by your spouse/partner. (1 year co-habitation period for common-law spouse/partner)

Who pays the premium?

Long-Term Disability must be 100% Employee paid. All other benefits must be a minimum of 50% Employer paid. (Employer contributes as determined by the Franchise Owner/Broker)

Highlights

Large Group Benefits for Small Group clients!

- 100% Guaranteed Acceptance
No medical questions to answer!
- No pre-existing medical exclusions
for Health and Dental benefits!
- Higher benefit limits, broader coverages,
get more for your dollar!
- Take advantage of large group pricing!
- Flexibility means choice! Choose the Health
and Dental option that is best for
you and your family!



CORPORATE BENEFIT
CONSULTANTS LTD.

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royallepage](http://www.corporatebenefits.ca/royallepage)



*Group Insurance
Program for*



***Broker/Owners
& Full-Time
Support Staff***

Core Benefits

Underwritten by



Life and AD&D Insurance

1 X Earnings up to maximum of \$250,000

Dependant Life Insurance

\$10,000 for spouse & \$5,000 per dependant child

Long-Term Disability Insurance

your long-term income replacement coverage!

- Receive up to \$7,000 of tax-free monthly benefit (depending on your salary).

- Benefits are payable after four months of continuous and total disability.

- All benefits include a 3% cost of living allowance (COLA) - this means your benefit amount will increase as the cost of living goes up!

Voluntary Life Insurance**

Employee up to \$500,000, Spouse up to \$250,000, Child up to \$10,000
**subject to medical underwriting

Voluntary Critical Illness

Provided by FutureBright Insurance Group Inc.
Employee and Spouse up to \$25,000
Guaranteed Acceptance
No Medical Evidence Required.

Underwritten by



Optional Benefits

Each eligible participant must enroll in all Core Benefits PLUS A, or B, or C below for a minimum of two years. Changes in coverage (one Plan level up or down) may be elected once the lock-in period has expired.

Benefits	Plan A	Plan B	Plan C
Deductible <i>(Not applicable to Hospital, Drugs or Vision Care)</i>	\$50 Single / \$100 Family	NIL	NIL
Reimbursement Levels	80%	80%	100%
Drug Coverage • <i>Deductible</i> • <i>Maximum</i>	Pay-Direct Drug Card \$10 per prescription Unlimited	Pay-Direct Drug Card \$10 per prescription Unlimited	Pay-Direct Drug Card \$10 per prescription Unlimited
Hospital	Semi-private	Semi-private	Semi-private
Private-Duty Nursing	\$10,000 per year*	\$10,000 per year*	\$10,000 per year*
Professional Services	Physiotherapist, Chiropractor, Osteopath, Naturopath, Podiatrist, Massage Therapist, Psychologist, Audiologist & Speech Therapist		
	\$300 per practitioner per year*	\$500 per practitioner per year*	\$750 per practitioner per year*
Travel Insurance with Manuassist	No deductible 100% reimbursement	No deductible 100% reimbursement	No deductible 100% reimbursement
Vision Care	None	\$300 every 2 years*	\$400 every 2 years*
Orthopedic Shoes	\$200 every 2 years*	\$200 every 2 years*	\$300 every 2 years*
Hearing Aids	\$400 every 4 years*	\$400 every 4 years*	\$400 every 4 years*
Overall Maximum	\$1,000,000 Lifetime	\$1,000,000 Lifetime	\$1,000,000 Lifetime
Dental Coverage Deductible per year	\$50 Single / \$100 Family	NIL	Nil
Basic Services • <i>Maximum</i>	80% \$1,000 per year*	80% \$1,000 per year*	100% Unlimited
Major Services • <i>Maximum</i>	None N/A	50% \$2,000 per year*	50% \$2,000 per year*
Recall Exams	Every 6 Months	Every 6 Months	Every 6 Months
Dental Fee Guide	Current	Current	Current

* In every case "year(s)" refers to "calendar year(s)"