



E D A C • A C D E

## Employee Benefits Package for members of Economic Developers Association of Canada

**Introducing...** a comprehensive Employee Benefit Package underwritten by RWAM Insurance Administrators and managed by McAvoy, Belan & Campbell for the members of EDAC through a national network of local independent agents.

### Summary of Benefits

#### Life Insurance

Eligible Employees \$25,000  
Reduces by 50% at age 65  
Terminates at age 70

#### Dependent Life

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

#### Accidental Death, Disease & Dismemberment

Up to \$50,000

*Examples:*

*Loss of both hands or feet: 100%*

*One leg or one arm: 75%*

*Either hand or foot: 66.67%*

#### Survivor Benefit

Coverage for 6 months without payment for all eligible dependents

#### Extended Health at 80%

Drug Plan, \$2,000/yr  
Private Nursing, \$10,000/life  
Paramedical Practitioners, \$400 ea  
*Osteopath, Naturopath, Podiatrist, Chiropodist, Psychologist, Physiotherapist, Acupuncturist,*  
Chiropractor, \$20/visit, \$400/yr  
Eye Exam, \$50/24 months  
Orthotics, \$250/yr  
Hearing Aids, \$400/5 yrs  
Prosthetics, \$10,000/lifetime  
Medical Supplies  
Emergency Ambulance  
Accidental Dental, \$2,000/lifetime

#### Out of Province

Emergency hospital and medical expenses incurred in excess of your Provincial Health Plan  
*Benefit maximum of \$2,000,000*  
*Maximum of 60 days per trip*

#### Dental Care (Optional)

Pays 80% of basic covered expenses to a maximum of \$1,000 per calendar year.

*Covered Expenses:*

- exams & cleaning every 9 months
- fluoride application
- x-rays
- fillings
- space maintainers
- extractions
- anesthesia
- endodontics
- periodontics
- repairs, relining of dentures

#### Long Term Disability (Optional)

Pays 60% of gross monthly earnings to a maximum benefit of \$2,000

- medical questionnaire
- to age 65
- inflation protection

### Monthly Rates: Effective January 1, 2012\*\*

<u>Standard Coverage</u>	<u>Single</u>	<u>Family</u>
Life Insurance (\$25,000)	\$11.50	\$11.50
AD&D (\$50,000)	\$2.50	\$2.50
Dependent Life		\$1.50
Extended Health	\$67.25	\$159.25
Out of Province/Territory	Incl.	Incl.

Contact:

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\* Administration Fee of \$10/plan

\*\* Exclusive of Provincial Taxes



**McAvoy, Belan & Campbell**  
Insurance and Financial Services Ltd.