



**ARE YOU COVERED?
LOOK AT THE BENEFITS WE CAN OFFER**

**CALL THE INVESTMENT GUILD FOR A QUOTE: 1-800-459-8990
INFO@HORTPROTECT.COM / WWW.HORTPROTECT.COM**

SPECIAL FEATURES:

- For one-person companies and up
- Continuation of Coverage - upon death, dependent's health & dental continues for 2 years without premium payment. If totally disabled for 6 months, your Life and AD&D will continue with no premium payment for as long as you remain disabled.
- Seasonal Benefit Coverage - Full-time employees not working during the winter months can be fully covered (including LTD) for up to 6 months with payment of premium
- Easy Payment Options

FLOWERS CANADA GROWERS BASE PLAN DESIGN:

Basic Life Insurance

- Up to two times annual salary
- Maximum benefit of \$850,000 (\$600,000 without medical evidence of insurability)
- Benefit terminates at retirement

Dependent Life Insurance

- \$5,000 for spouse/\$2,500 per child

Basic Accidental Death & Dismemberment (AD&D)

- Up to four times annual salary
- Maximum benefit \$850,000
- In addition to a full schedule of losses, the AD&D benefit includes:

***Critical Illness Rider**

- Day Care Benefit
- Seat Belt Benefit
- Family Transportation
- Special Education Benefit
- Home Alteration & Vehicle Modification
- Repatriation

- Rehabilitation
- Occupational Training Benefit
- Exposure & Disappearance
- Waiver of Premium if Disabled
- Continuation of Coverage
- Conversion Option
- Everest Funeral Planning & Concierge Service

*5% of principal sum to a maximum of \$10,000 for diagnosis of cancer, heart attack, stroke or kidney failure

Dependent Accidental Death & Dismemberment

- Your spouse's coverage is equal to your basic sum and each child 20% of your basic sum

Extended Health Care

- Covers 100% of semi-private hospital
- Out-of-Canada Emergency Medical & Travel Assistance at 100%, unlimited (covered beyond age 65)
- Chiropractor, podiatrist, psychologist, masseur, physiotherapist, speech therapist, osteopath, Christian science practitioner, naturopath, chiropodist, registered dietician and acupuncturist
- Drugs (with card) - Generic drugs at 80%, 90% or 100% coverage (employees over age 65, with drug coverage under their provincial plan, have reduced Extended Health Care rates)
- Online claims submission
- Identity Theft Insurance
- Access to tools, information, world-class doctors for second opinions and resources on how to navigate the Canadian health care system

Benefits continued on reverse side

OPTIONAL BENEFITS AVAILABLE:

Long Term Disability

- Covers 70% of monthly salary
- Maximum benefit of \$10,000/month without evidence of insurability; up to \$13,000 with medical evidence
- Waiting period of 90 or 119 days (company choice)
- Cost of living benefit up to 1.5% on disability payments
- Payable to age 65

Life Insurance for employee and spouse (in addition to the Basic and Dependent Life Insurance)

- Up to \$500,000 each with evidence of insurability

Accidental Death & Dismemberment (in addition to the Basic AD&D Insurance)

- Up to an additional \$250,000 without evidence of insurability
- In addition to a full schedule of losses, the additional AD&D benefit includes:

Family Transportation	Seat Belt Benefit
Special Education Benefit	Continuation of Coverage
Home Alteration & Vehicle Modification	Exposure & Disappearance
Repatriation	Waiver of Premium if Disabled
Rehabilitation	Common Disaster Benefit
Occupational Training Benefit	Extended Family Benefit (for 6 months)
Day Care Benefit	

Short Term Disability

- Covers 66 2/3% of weekly salary from day 0 for an accidental disability or after 7 days for a sickness disability to a maximum of 17 weeks
- Benefit maximum is \$750 per week

Vision Care

- Covers glasses/contacts/laser eye surgery up to \$100 per person every 24 months (every 12 months for dependents under age 18)
- Services of an Ophthalmologist or licensed Optometrist to a maximum of \$25 every calendar year

Dental Care

- 80%, 90% or 100% of basic dental care services (exams, recalls, x-rays, fillings, extractions, anaesthesia, periodontal & endodontic services)
- 50% major dental care services (crowns, inlays, onlays & bridgework). This is a separate option in addition to basic dental care.

Employee Assistance Program (EAP)

- A confidential counselling service that provides plan members and their family access to a network of professionals. Professionals include psychologists, social workers, addiction and career counselors, childcare and eldercare specialists, legal and financial experts

Critical Illness

- Benefit options of \$10,000, \$25,000 or \$50,000 for employee and/or spouse
- Covers twenty-one critical illnesses
- No medical evidence requirement