



# Hort Protect

For All Your Insurance Needs



## 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
- SELF HELP WORKS  
Online lifestyle and disease management interventions

## 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 \*
  - Rehabilitation
  - Day Care Benefit
  - Occupational Training Benefit
  - Seat Belt Benefit
  - Exposure & Disappearance
  - Family Transportation
  - Waiver of Premium if Disabled
  - Special Education Benefit
  - Continuation of Coverage
  - Home Alteration & Vehicle Modification
  - Conversion Option
  - Repatriation
  - Everest Funeral Planning & Concierge Service
  - Workplace Modification and Accommodation
  - Psychological Therapy
  - Felonious Assault
  - Comatose Benefit

*\*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/chiropractor (combined), masseur, physiotherapist, speech therapist, osteopath, naturopath, registered dietician/nutritionist (combined), acupuncturist and psychologist/social worker/psychoanalyst (combined)
- 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

*continued on reverse*

## 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 \$30,000 guaranteed (non-medical), if elected within 31 days of eligibility
- ┃ 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
  - Workplace Modification and Accommodation
  - Psychological Therapy
  - Felonious Assault
  - Comatose 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

## ARE YOU COVERED?

CALL THE INVESTMENT GUILD FOR A QUOTE: 1-800-459-8990 EXT 5211  
pamelacooze@investmentguild.com | www.hortprotect.com

