

# CSSE Group Benefits Plan

Members have access to comprehensive benefits coverage at discounted rates.



## The 'Full' Package

### Extended Health Care

#### Member, Spouse & Dependents

- UNLIMITED lifetime reimbursement for Prescription Drugs (includes Drug Card)
- 80% reimbursement with \$5 prescription deductible
- 15 Paramedical Services (ie Massage, Chiropractic, Homeopath, Naturopaths, etc.)
- Reimbursed at 80% at \$400 per year per practitioner
- Unlimited Travel Medical Emergency coverage for trips up to 90 days
- Out-of-Province Medical Referral services up to \$50,000/calendar year
- Hospital and Therapeutic Supplies AND Semi-Private Hospital Room Coverage

### Dental

#### Member, Spouse & Dependents

- 80% reimbursement for preventative and basic restorative procedures, including periodontic (gums) and endodontic (roots) treatments.
- First coverage year is limited to \$750 per insured (with pro-rating) then subsequent calendar years are \$1,000 maximum per insured.

### Life Insurance and Accidental Death & Dismemberment

#### Member only

- \$50,000 payable in the event of death from natural causes
- Additional \$50,000 if death is a result of an accident.

### Weekly Income Benefit

#### Member only

- If you become totally disabled this benefit pays \$250 weekly
- Benefits begin the first day of an accident or hospitalization and on the 15<sup>th</sup> day of sickness and continue for a period of 26 weeks, if necessary.

### Long Term Disability

#### Member only

- After 26 weeks of continuous total disability, a \$1,250 monthly benefit is paid out tax free.
- Benefits will be paid for a period of 24 months under your 'own occupation' and continues to age 65.

### Member Assistance Plan

#### Member, Spouse & Dependents

- Provides voluntary confidential counselling and advisory services from a network of experienced counsellors, psychologists, social workers and specialists.

Eligibility requirements include medical underwriting and a minimum annual earned income of \$25,000

# Additional Insurance Products

## Group Plan Life Insurance

### – Member & Spouse

- \$20,000 to \$1,000,000 coverage available in units of \$10,000

## Group Plan Critical Illness Insurance

### – Member & Spouse

- \$20,000 to \$1,000,000 coverage available in units of \$10,000
- Benefit is paid out in a lump sum tax free payment
- Provides coverage against 17 critical illnesses

## Personal Disability Insurance

- Disability protection is particularly important for self-employed professionals
- Statistics show that you have a 1 in 3 chance of becoming disabled for 90 days -or longer- at least once before the age of 65.
- Diverse products are available to correspond with your unique insurance needs.

## Mortgage Insurance

- Provides the funds to pay down your mortgage in the event of your death
- Flexibility - to change your policy as your needs change.
- A death benefit that is paid to your family, *not* to the bank.

For more information contact  
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Serving Canadians for over 25 Years

