

Desjardins Financial Security - Association Group Plan

CHOOSE ONE OF THESE 3 OPTIONS:

SUMMARY LIMITS & RATES

	<u>OPTION 1</u>	<u>OPTION 2</u>	<u>OPTION 3</u>
	Single	Family	No Health & Dental
* Life Insurance (Member Only)	\$50,000	\$50,000	\$50,000
* Accidental Death & Dismemberment Benefit (Member Only)	\$50,000	\$50,000	\$50,000
* Weekly Income Benefit (Member Only)	\$250	\$250	\$250
* Long Term Disability to Age 65 (Member only)	\$1,250	\$1,250	\$1,250
* Member Assistance Plan (Personal /Psychological Counselling – see brochure)	Member & Dependents	Member & Dependents	Member & Dependents
* Extended Health Care (including Pay Direct Drug Card)	Member	Member & Dependents	None
* Dental	Member	Member & Dependents	None
Monthly Rates – Ontario			
Member Age Under 40	\$120.63	\$283.27	\$ 21.49
40 - 49	174.83	361.34	39.62
50 – 54	283.26	494.86	85.47
55 - 59	297.08	508.67	99.29
60 - 64	402.58	633.39	134.22

These monthly rates include a \$3.00 administration fee and 8% P.S.T.

HOW IT WORKS

- This is a bona fide group insurance plan issued by **Desjardins Financial Security**. Group insurance receives favourable tax treatment and as such, members may deduct the bulk of their premiums with minimal tax liability. The best part is that the claim benefits are also generally non-taxable!
- All members and dependents desirous of participating in the plan must be approved by Desjardins Financial Security Medical Underwriting Department. This ensures better than average risk selection, which explains why the rates are relatively low for the benefits provided. The insurer sets rates on a calendar year basis commensurate with claims experience.
- Coverage takes effect on the 1st of the month following approval and acceptance of insurability by Desjardins
- When you are approved, we will mail you a comprehensive plan summary and claim forms. Your drug card (if applicable) will follow shortly thereafter. Claim forms are sent, by you, directly to Desjardins for prompt reimbursement. We provide a national toll-free line for your service and questions on coverage.
- Premiums are collected by LMS Prolink Ltd. on a monthly automatic debit basis. Submit your completed Enrolment, Evidence of Insurability and Pre-Authorized Payment Plan forms (www.lms.ca), along with **a void cheque, plus a cheque for one month's premium, payable to LMS Prolink Ltd.** Your cheque will be deposited upon underwriting approval by Desjardins. Written confirmation of your approval and the date and amount of your first automatic debit will be enclosed in your approval package.

www.lms.ca

1-800-NO-DOUBT (663-6828)