

*Making it easy*

Group Benefits (3 lives & more)

for your Worker Co-op

Canadian Worker Co-op Federation (CWCF)



Connecting  
community  
**needs** to  
affordable  
**solutions**



## Why did we develop this product?

- We all know:
- Governments have fewer dollars to spend on healthcare
  - Hospital beds are closing
  - Treatment is getting pushed away from hospitals and payment is being moved away from Government healthcare plans
- Prescriptions, dental services, and services like chiropractic care are costs that provincial plans may not cover
- At the same time only “medically eligible” expenses of more than at least \$2,000 are tax deductible
- Co-operatives and self employed don’t have access to affordable employment benefits plans like employees of government and big corporations

Co-operative values.  
Exceptional service.



# Volume Discounts

- Volume Pricing: Like so many other things in this world, the more you buy, the cheaper it becomes.
  - As the program grows with more and more CWCF members, we will see unit prices decrease
  - It is cheaper for a 2,000 person organization to buy insurance per person than it is a 200 person organization
  - As we add CWCF members, we will approach a program count of 20, 200, and eventually 2,000 people enrolled with the CWCF Health & Dental program
  - No Co-operative too big or too small!

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## Services for all plans

- Customized plan design
  - ✓ Employee retention or recruiting
- Program management, utilization management
- Plan design alternatives for cost containment
- All programs will be customized to each member's specifications
- Minimum requirement is 4 benefits
  - e.g. Health, Dental, Life, Accidental Death & Dismemberment

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Exceptional service.

# Core Health Coverage



- Prescription drugs
- Dental
- Vision
- Semi-private hospital
- Ambulance Services
- Emergency out-of-country
- Hearing Aids
- Paramedical Services
- Employee Assistance Program
- Second Opinion Consult

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# Core Dental Coverage



- Preventative Services
  - Xrays
  - Flouride
  - Polishing
  - Sealants
- Basic Services
  - Fillings, etc.
- Optional (volume dependent)
  - Major restorative
  - Ortho

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## Optionnal Coverage's - *Sample*

- **DISABILITY PROTECTION:**
- **Short Term Disability**
- Weekly benefit up to \$800 (3-9 lives) or \$1,500 (10+ lives)
- Benefits start 1<sup>st</sup> day or 8<sup>th</sup> day of accident / 8<sup>th</sup> day of sickness
- Benefit duration 15, 17, or 26 weeks
- **Long Term Disability**
- Disability due to accident or illness
- Monthly benefit up to \$8,000/month\*
- Benefits start after 105, 119, or 182 day waiting period
- Coverage periods 2 year, 5 years or until age 65
- Premiums waived when LTD benefits begin
- \* *Benefits depend of number of lives and qualifications of each group*

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## Optionnal Coverage's - *Sample*



- **CRITICAL ILLNESS PROTECTION:**
- A tax free lump sum payment to you when diagnosed with a covered condition while insurance is in force
- Pre-existing condition clause
- Coverage available to applicant only (i.e. not family members)
- Coverage amounts range from \$5,000 to \$50,000 (purchased in \$5,000 increments)
- 18 Critical Illness conditions covered

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How do I get started?



**It's as easy as 1 – 2 – 3 !**

1. Contact Member Services:

**1-800-463-2255 or contact your local Advisor**

2. Provide your employee data

3. Select your benefits

***Co-operators will provide your quote within 5 business days***

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Exceptional service.



Any questions?



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Exceptional service.