



BeniPlus

Benefits Made Better 



Major Medical

Catastrophic Accident
& Sickness Insurance

Introduction

Accidents remain the leading cause of death to age 45 and the third largest cause of death to age 65. Accidents not resulting in death can cause paralysis, loss of use of limbs, loss of sight or hearing or speech. Group Life coverages do not respond to Dismemberment claims. Basic A.D.&D. does respond with coverage costing only pennies a day.

iA Special Markets is a specialty A.D.&D. carrier. We offer significantly broader coverages with fewer restrictions. Most notably these are the Loss Schedule, full Benefits and the Exclusions. A direct comparison with the current plan, or coverage being proposed with Basic Life, will quickly identify the improvements.

iA Special Markets A.D.&D. is particularly attractive to both the employer and the employee:



- Administration is very simple and requires only a very modest amount of time by Payroll or Personnel Departments.
- We absorb or contribute to the cost of descriptive material.
- Coverage is extremely comprehensive with very few restrictions.
- Our Loss Schedule incorporates Loss of Use and Paralysis Benefits.
- An extensive list of “frill” benefits.

Plan Design

Coverage: is applicable to any accident within the insured person’s province of residence.

Eligibility: All employees, their spouses and dependent children, of participating employers of BeniPlus.

Benefits

Accidental Medical Reimbursement Benefit

When by reason of injury or sickness, the Insured Person requires medical treatment within 30 days from the date of the accidental injury or sickness and incurs expenses for specified services or supplies, the Company will pay the reasonable and customary expenses actually incurred by the Insured Person within 12 months after the date of the accidental injury or sickness.

Benefits are listed below:

- (a)** expenses for the services of a Nurse;
- (b)** transportation by a licensed ambulance service or, when recommended by a Physician, by any other conveyance licensed to carry passengers for hire to or from the nearest Hospital which is equipped to provide the required treatment;
- (c)** Hospital charges for the difference between the public ward allowance under the Insured Person's provincial Hospital plan and the semi-private accommodation charge (private accommodation charge if recommended by a Physician);
- (d)** rental of a wheelchair, iron lung and other durable equipment for therapeutic treatment, not to exceed the purchase price prevailing at the time rental became necessary;

- (e)** fees for the services of a licensed physiotherapist or certified athletic sports therapist, when recommended by a Physician, subject to a maximum reimbursement of \$500.00 during any one policy year;
- (f)** drugs and medicines which require the written prescription of a Physician and are dispensed by a registered pharmacist or Physician;
- (g)** miscellaneous expenses for hearing aids, crutches, splints, casts, trusses and braces, but not including replacement thereof; braces do not include dental braces, and are subject to a maximum of \$750.00 during any one policy year;
- (h)** fees for the services of a licensed chiropractor, subject to a maximum reimbursement of \$500.00 during any one policy year.





Exclusions

Cover does not apply to any loss caused or contributed to by:

- flying as a pilot or crew member in any aircraft;
- suicide or self-destruction;
- full-time, active service in the armed forces;
- war or act of war;
- flying in owned, leased or chartered aircraft of the Policyholder.

How it works

When you opt-into Major Medical Insurance, you will automatically be enrolled into the policy beginning that month. On last day of the month, a claim will be made in the name of each employee.

To add Major Medical coverage to your BeniPlus Wallet, please contact us at leonard@goldcapitalfs.com or **780-905-2580**.

Pricing : Coverage is calculated monthly based on the number of employees on your plan and whether or not they have dependents registered.

Single Employee \$8.26

Employee with a Family \$16.85

