



**Better Business Bureau of Saskatchewan
Summary of Group Benefits
3+ employees**



McCannell
Financial Group Ltd.

Life/Accidental Death & Dismemberment

- Flat \$25,000

OR

- 1, 2, 3 times annual salary

Non-Evidence Maximums

- Under 5 lives \$ 25,000

- 5 to 9 \$ 50,000

- 10 to 24 \$100,000

- 25 to 34 \$150,000

- 35 & over \$200,000

** If client has existing we will grandfather current volumes.*

Dependent Life

- \$5,000 spouse/\$2,500 dependent children

OR

- \$10,000 spouse/\$5,000 dependent children

Critical Illness Insurance

- *Optional coverage*

Offered on an individual basis – Employee Paid

- Units of \$10,000 at a minimum of \$20,000 to a maximum of \$200,000 for employee and spouse

- Units of \$2,500 to a maximum of \$10,000 for dependent child coverage

Short Term Disability

- 66 2/3% of gross weekly income to a maximum of \$1,250

- 1st day accident, 8th day sickness benefits payable for 17 weeks (taxable **OR** non-taxable)

Long Term Disability

- 66 2/3% of gross monthly income to a maximum of \$5,000

OR

- 66 2/3% of the 1st \$2,250 plus 50% of the balance to a maximum of \$5,000

- 120 day waiting period, benefits payable to age 65, 2 year own occupation (taxable **OR** non-taxable)

Long Term Disability Non-Evidence Maximums

- Under 5 lives \$1,000

- 5 to 9 \$1,750

- 10 to 15 \$2,500

- 16 to 24 \$3,000

- 25 & over \$3,500

** If client has existing we will grandfather current volumes.*

Extended Health Care

- 100% Reimbursement

- 80% **OR** 100% Drug Card

- \$100, **OR** \$150 **OR** \$200 Eye glass frames and lenses (every 2 years for adults, every 12 months for children)

- Reasonable & Customary for eye exams (every 2 years for adults, every 12 months for children)

- \$500 Paramedicals (per practitioner, per calendar year, i.e. physio, chiro, etc)

- Semi-private hospital and Worldwide travel

- Medical equipment & supplies

- Orthopaedic shoes/inserts, ambulance, etc.

Dental Care

- 80% **OR** 100% Basic, Endodontics & Periodontics (\$1,500 yearly maximum per person 2 recall exams per year separated by 6 months)

- 50% Major Restorative (\$1,500 yearly maximum / person)

NOTE: this benefit is only available to groups over 5 lives

- 50% Orthodontics (\$1,000 lifetime maximum / person)

NOTE: this benefit is only available to groups over 10 lives