

Benefits by Design

Why Benepac?



Ontario Crafts Council
990 Queen St. West
Toronto ON M6J 1H1
P: 416-925-4222
F: 416-925-4223
communications@craft.on.ca
www.craft.on.ca

Life Insurance *The Cooperators*

- ◆ Living Assistance Benefits
- ◆ Conversion Option to an individual plan

Accidental Death, Disease & Dismemberment *The Cooperators*

- ◆ Critical Disease Benefit
- ◆ 200% Paralysis Benefit
- ◆ Complete schedule of enhancements, including rehabilitation, spousal occupation re-training and day care benefit
- ◆ Conversion Option to an individual plan

Dependent Life Insurance *The Cooperators*

- ◆ Pre-Natal enhancement
- ◆ Coverage from birth to age 21, or age 25 if a full-time student
- ◆ Conversion Option to an individual plan

Short Term Disability *The Cooperators*

- ◆ Available for groups of 3 or more employees
- ◆ Guaranteed issue

Long Term Disability *The Cooperators*

- ◆ Includes a Progressive Disability Benefit (provides for accumulation of waiting period when an employee is not 100% disabled.)
- ◆ Option of: Cost of Living or Indexation benefit
- ◆ POSACT**NPLUS*, an effective management tool, is provided at no additional cost when Long Term Disability is chosen.

Critical Illness *IA Pacific Life*

- ◆ 16 covered illnesses
- ◆ Guaranteed issue from 3 lives of \$10,000+

Extended Health *Green Shield Canada*

- ◆ Pay-Direct Drug Card
- ◆ Conditional Drug Formulary included to help control long-term costs
- ◆ Eye Examinations covered, one every 24 months
- ◆ Paramedical Services per Practitioner: \$500 per person per calendar year
- ◆ Semi-Private Hospital room coverage, standard
- ◆ 100% Out of Province coverage with Deluxe Emergency Travel Assistance
- ◆ Out-of-Country is first dollar pooled
- ◆ Vision care available: \$100, \$150 or \$200 per person every 24 months
- ◆ Cost Plus available
- ◆ Conversion Option to an individual plan
- ◆ 24 Month Survivor Benefit

Dental Care *Green Shield Canada*

- ◆ Pay Direct Electronic Claims
- ◆ Major Restorative – available for groups with 5+ participating employees
- ◆ Orthodontia for adults and children – available for groups with 10+ participating employees
- ◆ Cost Plus available
- ◆ Conversion Option to an individual plan
- ◆ 24 Month Survivor Benefit

To receive more information on the three or more Employee Plan, please contact the MacDonald Administration Services. You must identify yourself as an OCC member to receive the benefits of this group pricing plan.

Phone: 1-800-692-2446 ext. 344 Roula Ouroumov or email roula-ouroumov@macadmin.ca

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