



**ARE YOU COVERED?  
LOOK AT THE BENEFITS WE CAN OFFER  
FOR ONE PERSON COMPANIES AND UP  
CALL THE INVESTMENT GUILD FOR A QUOTE: 1-800-459-8990  
OR E-MAIL: [info@investmentguild.com](mailto:info@investmentguild.com)**

**CNLA BASE PLAN DESIGN:**

**Basic Life Insurance**

- Up to two times annual salary
- Maximum \$850,000 - \$600,000 without medical evidence of insurability
- Benefit terminates at retirement

**Dependent Life Insurance**

- \$5,000 for spouse/\$2,500 per child

**Accidental Death & Dismemberment (AD&D)**

- Up to two times Basic Life Insurance (four times if paralysis)
- Maximum benefit \$850,000
- In addition to a full schedule of losses, the AD&D benefit includes:
  - **Critical Illness Benefit**  
A 'living benefit' of 5% of principal sum to a maximum of \$10,000 if employee suffers a heart attack, stroke, cancer or kidney failure
  - **Day Care Benefit**  
Upon the death of the insured, payment will be made for each dependent child enrolled in a legally licensed Day Care Centre at the time of death or within 365 days – maximum benefit \$5,000/year (not to exceed 4 years)
  - **Seat Belt Benefit**  
If a loss is suffered under the schedule of losses and a seat belt was worn at the time of the accident, the insured person's principal sum will be increased by 10%
  - **Family Transportation Benefit**  
Pays the cost of transporting a family member to where the insured is hospitalized – maximum \$15,000
  - **Special Education Benefit**  
Upon the death of an insured, payment will be made for dependent children in a school for higher learning (university, private college, CEGEP, or trade school) – maximum 5% of principal sum or \$5,000/year
  - **Home Alteration and Vehicle Modification Benefit**  
Will pay, within three years of an accident, the cost of alterations to a principal residence and/or modifications on a motor vehicle for the purpose of making them wheelchair accessible – maximum \$15,000
  - **Repatriation Benefit**  
Pays the actual expense incurred for preparing the deceased for burial or cremation and the shipment of the body of the Insured to the city of residence – maximum \$15,000
  - **Rehabilitation Benefit**  
If special training is required because of an injury, payment will be made within 365 days of the accident – maximum \$15,000
  - **Occupational Training Benefit**  
Pays expenses incurred for retraining of spouse who was not employed full-time at the time of the insured's death – maximum \$15,000
  - **Exposure and Disappearance**  
Loss of life will be presumed if within one year of disappearance, stranding, sinking or wrecking of the conveyance in which the insured was riding at the time of the accident the body has not been found
  - **Waiver of Premium**  
If under age 65 and totally disabled premium will be waived
  - **Continuation of Coverage**  
Insurance can be continued (for up to 12 months) during leave of absence, sickness, maternity leave or lay-off period
  - **Conversion Option**  
Within 31 days of termination, application can be made to convert to an individual accident insurance plan with no evidence of insurability required



**Dependent Accidental Death & Dismemberment**

- Covers spouse equal to your basic sum and each child equal to 20% of your basic sum

**Long Term Disability**

- Covers 70% of monthly salary
- Waiting period of 90 or 119 days (your choice)
- Maximum benefit of \$10,000/month without evidence of insurability
- Cost of living benefit up to 1.5% on disability payments
- Payable to age 65

**Extended Health Care**

- Covers 100% of semi-private hospital
- Out-of-Canada Emergency Medical and Travel Assistance at 100% and unlimited (covered beyond age 65)
- Chiropractor, podiatrist, psychologist, masseur, physiotherapist, speech therapist, osteopath, Christian science practitioner, naturopath, chiroprapist, registered dietician and acupuncturist
- Drug card (deductible waived). Full prescription or Managed Health Care available at 80%, 90% or 100% coverage (employees over age 65, with drug coverage under their provincial plan, have reduced Extended Health Care rates)
- Access to tools, information, world-class doctors for second opinions and resources on how to navigate the Canadian health care system

**OPTIONAL BENEFITS AVAILABLE:****Life Insurance for employee and spouse**

- Up to an additional \$500,000 each with evidence of insurability

**Accidental Death & Dismemberment**

- Up to an additional \$250,000 without evidence of insurability
- In addition to a full schedule of losses, the additional AD&D benefit includes (see basic plan design for definition):
  - *Family Transportation*
  - *Special Education*
  - *Home Alteration and Vehicle Modification*
  - *Repatriation*
  - *Rehabilitation*
  - *Occupational Training*
  - *Day Care*
  - *Seat Belt*
  - *Continuation of Coverage*
  - *Exposure and Disappearance*
  - *Waiver of Premium*
  - *Common Disaster (family plan only)*  
If both insured and spouse lose their life because of the same or separate accidents occurring with the same 24 hour period the spouse's loss of life benefit will be increased to equal 100% of the insured's principal sum
  - *Extended Family Benefit*  
Coverage may continue for Spouse and Dependent Children for six months upon the death of the insured

**Short Term Disability**

- Covers 66 2/3% of weekly salary from day 0 for an accidental disability or after 7 days for a sickness disability to a maximum of 17 weeks
- Benefit maximum is \$750 per week

**Vision Care**

- Covers glasses/contacts/laser eye surgery up to \$100 per person every 24 months (every 12 months for dependents under age 18)
- Services of an Ophthalmologist or licensed Optometrist to a maximum of \$25 every calendar year

**Dental Care**

- 80%, 90% or 100% of basic dental care and 50% of major dental care
- Orthodontic care for children covers 50% with a maximum benefit of \$1,000/lifetime

**Employee Assistance Program (EAP)**

- A confidential counselling service that provides plan members and their family access to a network of professionals. Professionals include psychologists, social workers, addiction and career counselors, childcare and eldercare specialists, legal and financial experts

**Critical Illness**

- Benefit options of \$10,000, \$25,000 or \$50,000 for employee and/or spouse
- Covers nine critical illnesses
- No medical evidence requirement

**OTHER FEATURES:****Continuation of Coverage**

- Upon death, health and dental coverage continues for dependents for 2 years without premium payment. If totally disabled for 6 consecutive months your Life and AD&D will be continued with no premium payment for as long as you remain disabled

**Easy Payment Options**

- Pre-authorized chequing (PAC) or Internet/telephone banking

**Seasonal Benefit Coverage**

- Full time employees who are not working during the winter months can still be fully covered for up to 6 months with payment of premiums