



Irrigation Industry Association of British Columbia (IIABC)
Benefits Program



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www.wawanesalife.com

Prepared by The Wawanesa Life Insurance Company



Why choose Wawanesa Life?

Wawanesa Life offers some of the most customizable and comprehensive Group Benefits Plans available to Canadian businesses. Our Group Benefits plans were created specifically for businesses like yours. Our stability, flexibility, and comprehensive suite of solutions, allow us to meet your benefit needs, no matter how diverse they may be.

Wawanesa Life offers the best of the best in product flexibility and customization. In addition we offer:

- **Business Assistance Program (BAP)** – included with all plans and is an HR department in a box. This provides practical and confidential advice to assist owners and managers with their daily personnel challenges and includes Human Resources, Legal, and Accounting support.
- **Employee Assistance Program (EAP)** – available as an option on all plans. An EAP program can provide counselling support for Plan Members in challenges that they may face in their personal or professional lives.
- **Telemedicine** – available as an option on all plans.
- **Expert Medical Services** – available as an option on all plans. This benefit offers a number of unique features to ensure Plan members are able to get the right diagnosis, treatment or information about their health condition.
- **Health Care Spending Account (HCSA)** – available as an option on all plans. A HCSA can provide a flexible and cost-effective method to enhance your Employee Benefit Plan.
- **Cost Plus** –available as an option on all plans. Provides business owners and plan administrators with a cost-effective tool to solve those “one-off” unique claims situations.
- **Technology** – Our technology solutions ensure that managing group benefits is easier than ever. With our Plan Sponsor Online Administration site, Plan Administrators can access self-service tools that will help them administer their plan. The Plan Member Online Claims site and mobile app provides our Plan Members with access to manage their benefit plans anytime anywhere.

We offer insurance products for all sizes of business through our affiliate, Wawanesa Mutual Insurance Company. Contact your Wawanesa Business Development Representative for quoting options.

Thank you for considering Wawanesa Life and we look forward to providing exceptional service and one of the best Group Benefits offerings in Canada.



Benefit Summary

Eligibility Requirements

	Basic	Standard	Enhanced	Owners
Required Number of Hours	20 hours	20 hours	20 hours	20 hours
Waiting Period	3 months	3 months	3 months	3 months

Plan Member Life

Benefit Amount	\$10,000	\$25,000	\$50,000	1 Times Salary
Benefit Maximum With Evidence	\$10,000	\$25,000	\$50,000	\$500,000
Benefit Maximum Without Evidence	\$10,000	\$25,000	\$50,000	\$500,000
Waiver of Premium	182-day elimination period	Matches LTD	Matches LTD	Matches LTD
Reduced by 50% at Age	65	65	65	65
Termination Age (earlier of retirement or following age)	75	75	75	75

Dependent Life

Spouse	N/A	N/A	\$5,000	\$10,000
Dependent Child	N/A	N/A	\$2,500	\$5,000
Termination Age (earlier of retirement or following age of Plan Member)	N/A	N/A	75	75

Dependent Child: Coverage terminates at 21 years of age, or, 25 years of age if a full-time student

Optional Life

Plan Member and Spouse (units)	\$10,000	\$10,000	\$10,000	\$10,000
Benefit Maximum With Evidence	\$200,000	\$200,000	\$200,000	\$200,000
Termination Age (earlier of retirement or following age)	65	65	65	65

Plan Member AD&D

Benefit Amount	\$10,000	\$25,000	\$50,000	1 Times Salary
Benefit Maximum With Evidence	\$10,000	\$25,000	\$50,000	\$500,000
Benefit Maximum Without Evidence	\$10,000	\$25,000	\$50,000	\$500,000
Reduced by 50% at Age	65	65	65	65
Termination Age (earlier of retirement or following age)	75	75	75	75

Plan Member Long-Term Disability

Benefit Formula:				
First Tier %	N/A	67.0%	67.0%	
First Tier Increment	N/A	\$3,000	\$3,000	
Final Tier %	N/A	50.0%	50.0%	66.7%
Benefit Maximum With Evidence	N/A	\$5,000	\$10,000	\$8,000
Benefit Maximum Without Evidence	N/A	\$5,000	\$10,000	\$8,000
Definition of Disability (own occupation)	N/A	2 years	2 years	2 years
CPP/QPP Integration	N/A	Primary	Primary	Primary
Qualifying Period	N/A	189 days	189 days	189 days
Taxable Status	N/A	Non-Taxable	Non-Taxable	Non-Taxable
Maximum Benefit Period	N/A	Max 2 yr Benefit	Max 5 yr Benefit	Max to age 65
Pre-Existing Condition Exclusion (days/months)	N/A	90/12	90/12	90/12
Survivor Income Benefit	N/A	0 months	0 months	0 months
Termination Age (earlier of retirement or following age)	N/A	65	65	65

Health
Deductible:

Single	\$2,500	\$0	\$0	\$0
Family	\$2,500	\$0	\$0	\$0

Note: Single and Family deductibles do not apply to Pay Direct Drug, Hospital and Emergency Out-of-Province or Out-of-Country expenses

Hospital Room Rate:

Reimbursement Percentage	100%	100%	100%	100%
Benefit	Semi-Private	Semi-Private	Semi-Private	Semi-Private

Convalescent Hospital Room (In Canada):

Benefit	Semi-Private	Semi-Private	Semi-Private	Semi-Private
Benefit Duration	180 days	180 days	180 days	180 days

Ambulance:

Reimbursement Percentage	100%	80%	100%	100%
Benefit	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary

Prescription Drugs:

Reimbursement Percentage	100%	80%	100%	100%
Plan Type	Pay Direct	Pay Direct	Pay Direct	Pay Direct
Drug Plan	National Formulary	National Formulary	National Formulary	National Formulary
Mandatory Lowest Cost Alternative	Yes	Yes	Yes	Yes
Deductible per Prescription	\$0.00	\$0.00	\$0.00	\$0.00
Dispensing Fee	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary
Drug Maximum (per calendar year)	Unlimited	Unlimited	Unlimited	Unlimited
Drug Maximum Basis	Per Individual	Per Individual	Per Individual	Per Individual
ED Drugs (lifetime maximum)	\$300	\$300	\$300	\$300
Vaccines	\$500	\$500	\$500	\$500

Paramedical Services:

Reimbursement Percentage	N/A	80%	100%	100%
Acupuncturist	N/A	\$300	\$500	\$500
Audiologist	N/A	\$300	\$500	\$500
Chiropractor	N/A	\$300	\$500	\$500
Chiropodist, Podiatrist or Pedorthist	N/A	\$300	\$500	\$500
Massage Therapist	N/A	\$300	\$500	\$500
Naturopath	N/A	\$300	\$500	\$500
Osteopath	N/A	\$300	\$500	\$500
Physiotherapist, Athletic Therapist or Occupational Therapist	N/A	\$300	\$500	\$500
Psychologist, Social Worker, Family Counsellor, Psychotherapist or MindBeacon	N/A	\$1,000	\$1,500	\$500
Speech Therapist	N/A	\$300	\$500	\$500
Dietician	N/A	\$300	\$500	\$500
Per Visit Maximum	N/A	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary
Overall Combined Maximum	N/A	No Overall Limit	No Overall Limit	No Overall Limit

Out of Country Referral:

Reimbursement Percentage	50%	50%	50%	50%
Benefit Amount (lifetime maximum)	\$25,000	\$25,000	\$25,000	\$25,000


Accidental Dental:

Reimbursement Percentage	100%	100%	100%	100%
Benefit	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary

Emergency Out-of-Province or Emergency Out-of-Country Coverage:

Reimbursement Percentage	100%	100%	100%	100%
Pre-Existing Medical Condition	Included	Included	Included	Included
Trip Limit	30 days	30 days	30 days	60 days
Trip Limit Reset	24 hours	24 hours	24 hours	24 hours
Benefit Amount (lifetime maximum)	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000

All Other Eligible Expenses:

Reimbursement Percentage	100%	80%	100%	100%
Burn Garments	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary
Cardiac Rehabilitation (lifetime maximum)	\$500	\$500	\$500	\$500
Casts, Splints, Trusses and Braces	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary
Catheters, Ileostomy and Colostomy Supplies	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary
Compression Garments (calendar year maximum)	\$200	\$200	\$200	\$200
Compression Stockings (calendar year maximum)	\$200	\$200	\$200	\$200
Crutches, Canes and Walkers	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary
Diagnostic Procedure (calendar year maximum)	\$200	\$200	\$200	\$200
Equipment for the Treatment of Respiratory Conditions	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary
Custom Made Orthopedic Footwear and Foot Orthotics (calendar year maximum)	\$200	\$300	\$300	\$300
Gender Affirmation (lifetime maximum)	\$10,000	\$10,000	\$10,000	\$10,000
Glucose Monitoring Equipment and Supplies (calendar year maximum)	\$4,000	\$4,000	\$4,000	\$4,000
Hearing Aids (maximum one every 4 years)	\$300	\$400	\$700	\$700
Hospital Beds (lifetime maximum)	1	1	1	1
Insulin pump (one every 5 years)	\$5,000	\$5,000	\$5,000	\$5,000
Insulin pump supplies (calendar year maximum)	\$3,500	\$3,500	\$3,500	\$3,500
Optometric Diagnostic Services	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary
Positive Airway Pressure Machine (one every 5 years)	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary
Professional Nursing Services (calendar year maximum)	\$5,000	\$10,000	\$10,000	\$10,000
Prosthetics (every 2 years) including:	\$5,000	\$5,000	\$5,000	\$5,000
Breast Prosthesis (calendar year maximum)	1	1	1	1
Stump socks (calendar year maximum)	\$200	\$200	\$200	\$200
Wigs (one every 5 years)	\$300	\$300	\$300	\$300
Traction Apparatus (lifetime maximum)	1	1	1	1
Transcutaneous Electronic Nerve Stimulator (one every 5 calendar years)	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary
Wheelchairs (once every 5 years)	\$3,000	\$3,000	\$3,000	\$3,000

Other Conditions:

Survivor Coverage Extension	24 months	24 months	24 months	24 months
Termination Age (earlier of retirement or following age)	75	75	75	75

**Vision****Lenses, Frames, Contacts & Laser Eye Surgery:**

Reimbursement Percentage	N/A	80%	100%	100%
Adult Maximum	N/A	\$200	\$250	\$250
Adult Benefit Period	N/A	Every 24 Months	Every 24 Months	Every 24 Months
Dependent Child Maximum	N/A	\$200	\$250	\$250
Dependent Child Benefit Period	N/A	Every 12 Months	Every 12 Months	Every 12 Months

Eye Exams:

Reimbursement Percentage	N/A	100%	100%	100%
Adult Maximum	N/A	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary
Adult Benefit Period	N/A	Every 24 Months	Every 24 Months	Every 24 Months
Dependent Child Maximum	N/A	Reasonable and Customary	Reasonable and Customary	Reasonable and Customary
Dependent Child Benefit Period	N/A	Every 12 Months	Every 12 Months	Every 12 Months

Other Conditions:

Survivor Coverage Extension	N/A	24 months	24 months	24 months
Termination Age (earlier of retirement or following age)	N/A	75	75	75

Telemedicine

Telemedicine Coverage	Yes	Yes	Yes	Yes
Termination Age	75	75	75	75

Expert Medical Services

Expert Medical Services Coverage	Yes	Yes	Yes	Yes
Termination Age	75	75	75	75

Dental**Deductible:**

Single	N/A	\$0	\$0	\$0
Family	N/A	\$0	\$0	\$0

Basic Dental

Reimbursement Percentage	N/A	80%	100%	100%
Maximum (per calendar year)	N/A	\$1,000	\$1,500	\$1,500
Recall Period	N/A	9 month	6 month	6 month
Scaling and Root Planing (units per calendar year)	N/A	10	10	10

Major Dental

Reimbursement Percentage	N/A	N/A	50%	50%
Maximum (per calendar year)	N/A	N/A	\$1,500	\$1,500
Open Space Exclusion	N/A	N/A	Yes	Yes
Combined with Basic Dental Maximum	N/A	N/A	Yes	Yes

Other Conditions:

Provincial Fee Guide	N/A	Current	Current	Current
Fee Guide (practitioner)	N/A	General	General	General
Survivor Coverage Extension	N/A	24 months	24 months	24 months
Termination Age (earlier of retirement or following age)	N/A	75	75	75

Employee Assistance Program (EAP)

EAP Coverage	Yes	Yes	Yes	Yes
Termination Age	75	75	75	75

Conditions

About this Proposal

This proposal is based on the conditions listed below. If one or more of these conditions are not met Wawanesa Life reserves the right to withdraw the proposal.

- 1 - Rates are subject to change at enrollment if all proposed coverage is not implemented
- 2 - The coverage outlined in this proposal is subject to Wawanesa Life's contract and administration and claim adjudication guidelines
- 3 - Participation is compulsory for all eligible employees once an employer has opted into coverage.
- 4 - All Seasonal employees, Contract employees, Temporary employees and Independent Contract employees have been identified at time of proposal
- 5 - All salaries provided exclude bonuses, dividends and overtime unless identified at time of proposal
- 6 - All employees are covered for Worker's Compensations unless identified at time of proposal
- 7 - Extended Drug Policy Protection Plan (EP3) Conditions:
 - a) We require a current EP3 statement at the time of enrollment from all eligible EP3 groups
 - b) All excluded members have been identified at time of proposal

Underwriting Factors

Benefit	Trend	IBNR	TLR
Health	11.5%	8.0%	83.5%
Vision	4.0%	10.0%	83.5%
Dental	7.9%	5.0%	82.8%

Large Amount Pooling

- a) All future drug claims in excess of \$15,000 per individual will be pooled
- b) The pooling level is based on the group size at the time of proposal and subject to change on renewal
- c) We reserve the right to exclude drug claims from our EP3 pool that are not eligible to pool under CDIPC rules
- d) Wawanesa Life is a member of the Canadian Drug Industry Pooling Corporation
- e) Large Amount Pooling fee is 7.0% of paid Health claims

Emergency Out-of-Province or Out-of-Country Coverage

- a) Emergency Out-of-Province or Out-of-Country claims are pooled from 1st dollar
- b) The associated fee for this coverage is \$1.80 per Single and \$4.09 per Family per month before expenses



Optional Life Coverage

Optional life coverage is included with all plans. We allow plan members and spouses to purchase additional life coverage in increments of \$10,000 up to a maximum of \$200,000. This coverage terminates at the earlier of age 65 or retirement.

Rate Table (Unit Rate per \$10,000 of Insurance)

Age		Male	Male	Female	Female
		Smoker	Non-smoker	Smoker	Non-smoker
	< 30	0.90	0.54	0.55	0.40
30	- 34	0.96	0.54	0.70	0.45
35	- 39	1.36	0.72	0.98	0.54
40	- 44	2.19	1.17	1.60	0.86
45	- 49	3.96	2.00	2.70	1.33
50	- 54	6.86	3.36	4.20	2.20
55	- 59	11.39	5.88	6.63	3.78
60	- 64	17.05	9.20	9.25	5.30

Grandfathering does not automatically apply to Optional Life.

Key Offerings

Acumin™ Business Assistance Program (BAP) – Included for all Wawanesa Life Group customers

At Wawanesa Life we recognize that the success of your business is enhanced by quality human resources and we have partnered with Arete Human Resources Inc. to provide all Group plans with the Acumin™ Business Assistance Program.

The Acumin™ Business Assistance Program provides confidential telephone coaching in situations where Human Resources advice is required. Experts are available to assist you with such matters as: conflicts between employees, absenteeism, negative reactions to change, difficult behaviours and strategies for effective return to work after prolonged plan member absence. This coverage provides up to 2 hours per issue, with an unlimited number of calls and issues.

Your Acumin™ coverage also provides:

- Face-to-face counselling on a referral basis for employees experiencing personal problems
- Up to 12 hours of coverage is provided in any 12 month period per insured individual.
- Business Legal advice provides practical, up-to-date company, partnership, taxation, and insolvency law, plus all relevant aspects of common and civil law. 2 hours of coverage per 12 month period.
- Business Accounting advice provides practical and confidential financial advice for Owners and managers. 2 Hours of coverage per 12 month period

Arrive™ Employee Assistance Program (EAP) – Optional

At Wawanesa Life we recognize that the success of your business is enhanced by promoting employee well-being, and we have partnered with Arete Human Resources Inc. to provide offer the Arive™ Employee Assistance Program.

EAP coverage helps plan members face personal challenges, life issues, and stress. The main components of EAP Coverage are counseling services and telephone consultation services, which can help in a variety of life situations.

Your Arrive™ coverage provides:

- 12 hours of face-to-face counselling for psychological issues, and phone counseling for nutritional concerns and eldercare issues
- Up to 3 hours phone consultation for legal guidance, and an additional 3 hours for financial guidance
- Unlimited hours per calendar year for childcare navigation support
- Access to individual wellness resources



Telemedicine - Optional

At Wawanesa Life we recognize that the success of your business is enhanced by promoting employee well-being, and we have partnered with Teladoc to provide access to Telemedicine for Plan Members and their eligible Dependents.

Get the most convenient access to quality healthcare when and where you need it most. With a visit via phone or video, you will be connected with a physician, and can be diagnosed, treated, and prescribed medication if necessary. All physicians are board-certified by the Canadian College of Family Physicians and services are available in both English and French. Healthcare, when and where you need it.

Your Telemedicine coverage provides:

- 24/7 access to Canada-licensed doctors
- Connect by web, app or phone from anywhere
- Get medical treatment for non-emergency conditions

Expert Medical Services - Optional

At Wawanesa Life we recognize that the success of your business is enhanced by promoting employee well-being, and we have partnered with Teladoc to provide access to Expert Medical Services for Plan Members and their eligible Dependents.

Get the right information to help you make informed decisions regarding your health with Expert Medical Services. Having any health complications is stressful, and navigating the healthcare system can seem overwhelming. Expert Medical Services offers a number of unique features to ensure Plan Members and their eligible Dependents are able to get the right diagnosis, treatment or information about their health condition.

Your Expert Medical Services coverage provides:

- Expert medical opinions from leading specialists. Whether you need medical questions answered, a diagnosis double-checked, help deciding on a treatment plan or guidance about a surgery, we can help. Use Expert Medical Opinion to make clear and informed medical decisions.
- Personal Health Navigator can help you get the credible condition-specific information you need from a registered healthcare professional, giving peace of mind that you're making well-informed decisions about your health.
- Find a Doctor provides a list of local in-person experts who meet your specific medical needs.
- Should a need arise to find medical care outside of Canada, Care Finder allows you to access medical specialists who are located outside of Canada and who meet your specific medical needs.



Health Care Spending Account (HCSA) - Optional

Wawanesa Life's Health Care Spending Account (HCSA) is flexible and provides the following benefits:

- Simplicity – HCSA coverage can be co-ordinated with traditional plans and can be implemented quickly. There is no minimum claim or contribution amount.
- Convenience – Our integrated all-in-one system allows HCSA claims to be automatically co-ordinated with traditional claims.

Administration Fee:

10.0% of the amount claimed on a per claim basis

Allocation Options:

Option 1: No Rolling

- Any unused contributions at the end of the Benefit Year will be forfeited. Any eligible expense not fully reimbursed during the Benefit Year cannot be paid out of future years contributions.
- Claim expenses must be submitted by January 31 of the following calendar year in which they were incurred.

Option 2: Rolling Claims

- Any eligible expenses that are not reimbursed in full during the Benefit Year in which they are incurred can be carried forward and paid with the contributions available in the following Benefit Year. Any unused contributions at the end of the benefit year will be forfeited.
- Claim expenses carried forward must be submitted by January 31 of the following calendar year in which they were incurred.

Option 3: Rolling Contributions

- Any contributions that have not been used during the Benefit Year for which they were allocated are carried forward to the following Benefit Year. Any unused contributions that are carried forward will be forfeited if not used by the end of the following Benefit Year. Any unused contributions at the end of the benefit year will be forfeited.
- Claim expenses must be submitted by January 31 of the following calendar year in which they were incurred.

Conditions:

- A bill will be provided on a monthly basis for reimbursement of paid HCSA claims
- HCSA benefit period is based on a calendar year
- Reimbursement will be submitted directly to the Plan Member
- HCSA Fees do not include applicable taxes
- Eligible expenses must be eligible as a Medical Expense under the Federal income Tax Act to be considered for reimbursement under the HCSA



Cost Plus (Additional Expense Benefit) - Optional

Provides business owners and plan administrators with a cost effective tool to solve those "one-off" unique claims situations. The Cost-Plus Program is available to certain categories or divisions of plan members, at the discretion of the plan sponsor. Cost-Plus is designed to cover health or dental benefits that are not covered under the terms of the group insurance contract.

Eligible Expenses:

Must be eligible as a Medical Expense under the Federal Income Tax Act to be considered for reimbursement under Cost Plus.

Administration Fee:

10.0% of the amount claimed on a per claim basis, subject to a minimum fee of \$50 and maximum fee of \$250.

Set Up Requirements:

- 1- The effective date of the Cost Plus
- 2- Eligible classes and corresponding benefit maximum, to a maximum \$25,000
- 3- List of eligible Plan Members
- 4- Completion of the Cost Plus Agreement

Claims Process:

- 1- Complete the Cost Plus Claim Form
- 2- Forward original supporting invoice(s)/receipt(s)
- 3- Submit a cheque for the amount of the claim plus the administrative fee and taxes if applicable
- 4- The Plan Member will be reimbursed for the claim

It is recommended you consult an independent tax advisor to ensure Cost Plus is appropriate for your organization.