

20 PLUS

PRODUCT GUIDE

Group solutions





WHAT IS 20PLUS?

20Plus is an Employee Benefits product designed for the independent Canadian business with 20 or more employees. With flexibility in product design, 20Plus is sure to meet the needs of your group.

Discover the plus – 20Plus.

20PLUS PRODUCT HIGHLIGHTS

We offer a comprehensive group of benefits with the flexibility to meet your needs.

- | | |
|--|---|
| <ul style="list-style-type: none">• Employee Basic Life Insurance• Employee Optional Life Insurance• Employee Accidental Death & Dismemberment• Employee Optional Accidental Death & Dismemberment• Dependant Life Insurance• Spousal Optional Life Insurance | <ul style="list-style-type: none">• Spousal Optional Accidental Death and Dismemberment• Employee Short Term Disability• Employee Long Term Disability• Extended Health Benefit for Employee and Dependents• Dental Benefit for Employee and Dependents |
|--|---|

What are the pluses?

Cost Plus

- Included in all contracts.
- Can be used to cover certain dental and medical expenses that fall outside the terms of the contract.
- Eligible expenses are those that would be tax deductible and listed in the Income Tax Act (Canada). For more details on eligible medical expenses, visit www.cra-arc.gc.ca.
- Administration fee is 10% per claim (minimum \$25, maximum \$150) plus applicable taxes.

ASO / Split Funded Plan

- Employer can reduce expenses by assuming a portion of the risk and self insuring the Health and Dental benefits.
- Empire Life provides claims and administration services for the ASO portions of the plan and fully insures the remainder of the benefits requested.
- Available to employers with 20 or more insured lives.
- Refer to our ASO Product Guide for further details.



AssistNow™ EAP

in collaboration
with Aspira Corp

AssistNow EAP provides a wealth of expert assistance to employees and their families, managers, and company leaders—all in one affordable program. A key component in any benefits plan, AssistNow delivers powerful support, quickly, whenever it's needed:

- 24/7 response centre gives instant access to expert support, whenever it's needed.
- In-person counselling, telephone counselling, or web-based consultation provides fast and convenient access to help.
- Childcare and eldercare referral service; financial and legal consultation; nutrition counselling; health and wellness services give employees rapid access to support they need, which can minimize lost productivity.
- For business owners and managers, AssistNow provides management consultation—cost-effective, rapid access to expert advice to help manage challenging employer-employee issues.
- Trauma response service that gives business owners peace of mind knowing they have expert emergency assistance in case of a traumatic event in the workplace.

Please refer to our AssistNow EAP product guides for further details about this exciting new product.

Vital Assist Health Benefit® (Optional)

Exclusive to
Empire Life

Are employees prepared to cope with the sudden onset of critical illness? Vital Assist provides valuable financial protection, so employees can focus on their health and not on how they're going to pay the bills:

- No medical underwriting, except for late enrollees
- No pre-existing condition exclusion
- Coverage for the top four conditions—cancer, heart attack, stroke, and coronary artery bypass surgery—which account for 80% of Critical Illness claims¹
- No survival period and no waiting period once covered condition requirements are met. Lump sum benefit paid immediately upon claim approval

Vital Assist is a non-taxable² benefit with two parts: a lump sum payment and a medical expense benefit³. It comes with a choice of coverage amount. Each option has a minimum lives requirement.

	Lump sum benefit	Medical expense benefit	Total benefit	Minimum # of lives
Option 1	\$5,000	\$5,000	\$10,000	5
Option 2	\$15,000	\$5,000	\$20,000	10
Option 3	\$25,000	\$5,000	\$30,000	15

Plan sponsors can choose to allocate different benefits levels to different employee classes. The difference from one class to the next cannot exceed \$10,000. Refer to the Vital Assist Product Guide for further details regarding condition definitions and eligibility criteria.

¹ Empire Life Critical Illness claims, 2008, Munich Reinsurance Critical Illness claims, 2008

² Based on current interpretation of taxation rules under the Income Tax Act (Canada)

³ For eligible medical expenses incurred within 12 months of the date the employee is eligible to receive the benefit, up to a maximum of \$5,000

Incidental Health Expense

Exclusive to
Empire Life

An optional component that can be added to the Extended Health Benefit (EHB) portion of the group plan.

- Gives employees flexibility to use pre-determined benefit dollars to meet their unique family needs.
- Health Expenses not eligible under the Extended Health and Dental Benefit, but qualify under the Canada Revenue Agency (CRA) medical expense definition in the *Income Tax Act (Canada)* are reimbursed.
- Refer to the Incidental Health Expense Guide for further details.



Online services

- **Empire Life Web site (www.empire.ca)** — our Group Life & Health website includes product descriptions, downloadable forms, contact information, and a library of resources to meet your group benefit needs.
- **Group Advisor Website** — a password protected web site to assist the group advisor in managing their block of business with Empire Life. Includes a summary listing of clients and various experience reports.
- **Plan Administrator Website** — a password protected website to assist the group plan administrator in managing their Empire Life benefits plan. Includes access to booklets, personalized forms, reports, billings, member summaries and employee information.
- **Plan Member Website** — a password protected website providing employees with valuable online services and information about their employee benefits plan. Employees can view and print claims forms, personal statements, benefit booklets, and print copies of their drug cards.
- **Online Banking and e-billing** — a convenient and secure option that allows the plan administrator to receive their bills electronically, and pay their group insurance premiums via online banking.

Our commitment to service

- Assisted Return to Work Program and Rehabilitation program.
- In-house Medical Director, Dental Consultant and Certified Dental Assistants for file review and claims assistance.
- A proactive claims management and audit program.
- Implementation Service – within 15 days of receiving all pertinent data, we will send out an administration kit and issue material including wallet certificates, the master contract, booklets and the initial billing statement.
- Claims Service – quick and accurate processing of claims is our commitment. Once the necessary information arrives at our Head Office, we will adjudicate Extended Health, Dental and WI claims within 3 working days (plus transit time for mail delivery). Unusual claims may take longer to settle, but claimants are notified of such delay.
- Customer Service – our Customer Service Unit is open from 8am to 8pm (ET), Monday through Friday. Messages will be returned within 24 hours. Group Sales Offices are located in most major cities across the country to assist you.

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our vision is to be the leading, independently-owned, Canadian financial services company committed to simplicity, being easy to do business with and having a personal touch.

¹ Source: Office of the Superintendent of Financial Institutions (OSFI), based on general and segregated fund assets

² As at June 22, 2011

The information in this document is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. The Empire Life Insurance Company assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this document. Please seek professional advice before making any decision.

® Registered trademark of **The Empire Life Insurance Company**. ™ Trademark of The Empire Life Insurance Company. Policies are issued by The Empire Life Insurance Company.