



20PLUS

Product Guide
Group Solutions

Insurance & Investments
Simple. Fast. Easy.®





Empire Life — where simplicity and flexibility meet

What customers want in an employee benefits plan can vary greatly from one business to the next. Each business owner will assess the level of protection they want to provide their employees, and the risk they are prepared to assume. Our flexible 20Plus solution, for groups with 20 or more employees, offers a choice of optional benefits and maximums, so customers can create a benefit plan to meet their specific needs.

Simple plan design options and easy administration add up to hassle-free, cost-effective group benefits protection.

20Plus Plan Design

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

Basic Life and Accidental Death and Dismemberment Insurance (AD&D)	Extended Health Benefit
Optional Life and AD&D – Employee and Spouse	Dental Benefit
Dependant Life	Healthcare Spending Account
Weekly Indemnity	Critical Illness
Long Term Disability	AssistNow Employee Assistance Program

Life and Accidental Death and Dismemberment

Group Life and Accidental Death and Dismemberment (AD&D) insurance provides a solid foundation to an employee benefits plan. It offers essential protection when the unexpected happens – providing a financial safety net to employees and their loved ones. **Key features:**

- Provides a flat dollar amount of coverage or a multiple of employees' salary.
- Minimum coverage is \$20,000. \$10,000 when combined with \$10,000 Traditional or Enhanced Critical Illness.
- The option to include dividends in earnings definition for Owners and/or Executives.
- Offers Optional Life and Optional AD&D in units of \$10,000. Evidence of insurability is required. The maximum coverage is an overall combined maximum for Basic Life and Optional Life.

In addition to the financial benefits, AD&D also includes:

- **Repatriation** – Up to \$10,000 for the preparation and transportation of a deceased insured employee or dependant if they die 100 kilometers or more away from their residence.
- **Family Transportation** – Up to \$5,000 to cover hotel accommodation, meals and transportation expenses incurred by immediate family if an insured employee is hospitalized more than 100 kilometers away from their residence.
- **Employee Training** – Up to \$10,000 to an insured employee who can no longer work in their prior occupation and needs training to qualify for a new occupation.
- **Spousal Training** – Up to \$10,000 for a spouse of an insured employee to participate in formal occupational training and become qualified to work in an occupation.
- **Home/car renovation/modification** – Up to \$10,000 (combined) to help modify a home and/or car in the event that an insured employee is confined to a wheelchair and requires modifications to their home and/or vehicle.
- **Post-secondary education benefit for dependant children** – Pays 5% of the benefit amount up to \$5,000 per year to cover post-secondary education tuition. Covers all children in full time studies who were enrolled or who enroll within one year of the date of death. Payable for up to four years for each child.
- **Seatbelt Benefit** – Pays an additional 10% of the benefit amount if the insured employee, spouse or dependant dies or is injured while a passenger or driver in an automobile while wearing a properly fastened seat belt.
- **Child Benefit** – Pays an additional \$2,500 to the beneficiary for each dependent child of the insured employee in the event the insured employee (or spouse) dies as a direct result of an accident.

Optional Life and Optional AD&D (employee and spouse)

Maximum Coverage	Units of \$10,000. Overall combined maximum for Employee Basic and Optional available up to the overall maximum. Spousal Maximum up to \$250,000. Other options available.
Evidence of Insurability	Required

Dependant Life

Coverage Available	Options available for spouse and children
Conversion Privilege	Included, spouse only
Evidence of Insurability	Not required

Disability Insurance

Weekly Indemnity and Long Term Disability benefit plans provide employees with financial protection while they are off work, and help them return to work quickly and safely. Our coverage options allow customers to choose the right plan that meets their business goals for risk management and employee protection.

Weekly Indemnity

Benefit Amounts	Range of options available
Benefit Schedules	Range of options available
Dividends Included in Definition of Earnings for Owners and/or Executives	Include/Exclude
1st Day Hospital/Outpatient Surgery	Available as an option. Pays Weekly Indemnity benefits for every day of hospitalization and/or from the first day of outpatient surgery during the elimination period. This is available on plans with an accident elimination period of zero days. All coverage is provided on an occupational basis (24 hours protection).

Long Term Disability

Benefit Period	2 years, 5 years or to age 65
Elimination Period (this is usually coordinated with the number of weeks your Weekly Indemnity is payable)	13 - 52 weeks
Benefit (percentage of monthly earnings)	60%, 66 2/3%, 70%*, 75%* or a graded schedule
Definition of Disability	Standard Own Occupation period of 2 years, Any Occupation
Partial Disability Coverage	Included
Survivor Benefit	None, 3 months, or 6 months
Termination Age	65 years, less elimination period
Dividends Included in the Owners and/or Executives Earnings	Include/Exclude

* Plans must be taxable



Extended Health Benefits

Extended Health Benefits (EHB) help cover the cost of healthcare products and services not covered by provincial healthcare plans. Customers can design a plan that reflects the degree of risk they are prepared to assume and the level of protection they want to provide their employees by choosing their coinsurance, maximums, and combination of eligible services for each type of benefit (e.g. prescription drugs, major medical, paramedical, vision care, etc.)

When selecting Drug and Major Medical coverage, customers can choose Standard EHB that includes Drugs, Major Medical, and Emergency Travel Assistance, or Healthcare Essentials, which lets customers streamline coverage. Both Standard EHB and Healthcare Essentials lets customers tailor plans to meet their needs.

Benefit Period	Benefit Year or Calendar Year
Termination age	Up to age 85
Survivor Benefits	None, 1 or 2 years
Healthcare Pooling (per insured, per benefit year)	<p>All EHB benefits, except Emergency Assistance Program</p> <ul style="list-style-type: none"> • \$10,000 (default), \$15,000, \$20,000, \$25,000, or <p>DRUGS only</p> <ul style="list-style-type: none"> • \$7,500
	<p>Empire Life participates in the drug pooling agreement offered by the Canadian Drug Insurance Pooling Corporation (CDIPC). The CDIPC requires fully insured drug benefit plans to include pooling protection, called an EP3. Some claims may be ineligible for EP3 and, if so, Empire Life will provide a Large Amount Pooling (LAP) arrangement.</p>
Medical Second Opinion Services	Included



Drugs

Administered in accordance with the requirements of provincial prescription drug legislation and will meet any applicable minimum standard. Automatically includes **Pay Direct Drug Card and Prior Authorization Program** (excludes Quebec). When selecting drug coverage, choose between:

Option 1: Standard Drug Plan

Drug Type	Prescription by Law, drugs that, by law, require a prescription and have a Drug Identification Number (DIN), or Prescribed — (over the Counter medication included)
Drug Plan Type	<ul style="list-style-type: none"> • Brand, Generic, Mandatory Generic Substitution
Coinsurance	<ul style="list-style-type: none"> • 50% to 100% (5% increments), or • Two Tier: Generic/Brand Name, or Provincial Formulary/Non Provincial Formulary • Graded
Deductible	<ul style="list-style-type: none"> • Annual (Single/Family) — \$0/\$0, \$25/\$50, \$50/\$100, \$100/\$200, \$250/\$500, Other • Equal to the Dispensing Fee or \$0 to \$20 (.50 increments) • Dispensing Fee R&C Maximum of \$1 to \$20 (.50 increments)
Maximum	
All Plan Types	<ul style="list-style-type: none"> • Per Certificate or Per Insured • Unlimited for all drugs or any dollar maximum (\$500 increments) except the following which can be included or excluded: <ul style="list-style-type: none"> • Smoking Cessation — \$100 to \$700 (\$50 increments), lifetime maximum • Sexual Dysfunction — \$0, \$500, \$750, \$1,000 or \$1,500, annual maximum • Fertility — \$0, \$2,500 \$4,000, other, lifetime maximum

Option 2: Maintenance Drug Program (excludes Quebec)

To receive the higher level of reimbursement for maintenance drugs, they must be purchased through the Express Scripts Canada Pharmacy (ESC). If purchased through a retail pharmacy, they will still be covered, but reimbursed **20% less** than if purchased through the ESC Pharmacy. Eligible drugs not available through the ESC Pharmacy will be reimbursed at the higher level.

Drug Type	Drugs, that, by law, require a prescription and have a Drug Identification Number (DIN)
Drug Plan Type	Generic, Mandatory Generic Substitution
Coinsurance	
<i>Note: Drugs that are not available through the ESC Pharmacy and dispensed through a retail pharmacy will be eligible under the plan as if they were dispensed through the ESC Pharmacy.</i>	
Maintenance Drugs	ESC Pharmacy/Retail Flat – 80%/60%, 90%/70% or 100%/80% Graded <ul style="list-style-type: none"> • 70%, 80%, 90%, of the first \$1,000, 100% thereafter/50%, 60%, 70%, of the first \$1,000, 80% thereafter OR • 70%, 80%, 90%, of the first \$5,000, 100% thereafter/50%, 60%, 70%, of the first \$1,000, 80% thereafter
Other Drugs	ESC Pharmacy and Retail Flat – 80%, 90% or 100% Graded <ul style="list-style-type: none"> • 70%, 80%, 90%, of the first \$1,000, 100% thereafter, OR • 70%, 80%, 90%, of the first \$5,000, 100% thereafter
Deductible	
Maintenance Drugs	ESC Pharmacy – Plan will pay the ESC Pharmacy Dispensing Fee Retail Pharmacy – Plan will pay the Provincial Reasonable and Customary Dispensing Fee and the employee will pay the balance
Other Drugs*	Retail Pharmacy – Plan will pay the Provincial Reasonable and Customary Dispensing Fee and the employee will pay the balance
*Other drugs that are not available through ESC Pharmacy may be purchased through a Retail Pharmacy and be eligible for reimbursement under the plan.	
Maximum	
All Plan Types	<ul style="list-style-type: none"> • Per Certificate or Per Insured • Unlimited, or \$500 to \$10,000 (\$500 increments) for all drugs except the following which can be included or excluded: <ul style="list-style-type: none"> • Smoking Cessation – \$100 to \$700 (\$50 increments), lifetime maximum • Sexual Dysfunction – \$0, \$500, \$750, \$1,000, or \$1,500, annual maximum • Fertility Drugs – \$0, \$2,500, \$4,000, Other, lifetime maximum



Major Medical

When selecting Major Medical coverage, customers can choose from two options:

Option 1: Healthcare Essentials (one combined maximum)

Mandatory Benefits	
Pay-Direct Drug	The benefit options selected under drugs will apply with the following exceptions: <ul style="list-style-type: none"> • If Optional Benefits selected — excludes Sexual Dysfunction and Fertility drugs • If Optional Benefits NOT selected — excludes the above plus Smoking Cessation drugs
Private Duty Nursing	Included, \$10,000 per benefit year
Medical Supplies	Included, 100% Coinsurance — all standard limits apply
Emergency Travel Assistance	100% Coinsurance, Trip duration 60, 90, or 120 days, \$5,000,000 Lifetime Maximum, Per Insured
Optional Benefits	
Major Medical, Includes	Semi-Private Hospital, Paramedical Services, Vision Care, Eye Examinations
Coinsurance	100%
Deductible	\$0/\$0
Maximum	\$500 or \$1,000 per certificate, per benefit period

Option 2: Standard Extended Healthcare (separate maximums for each provision)		
Coinsurance	<ul style="list-style-type: none"> • 50% to 100% (5% increments) • Applicable to Major Medical, EXCEPT: Paramedical, Hospital, Vision Care, Eye Exams, and Emergency Travel Assistance Program 	
Deductible	\$0/\$0, \$25/\$50, \$50/\$100, \$100/\$200, \$250/\$500, Other	
Eye Examinations		
Coinsurance	70%, 75%, 80%, 90%, 100%	
Maximum	<ul style="list-style-type: none"> • \$75, \$100, \$150, \$200 • Every 24 months for adults and every 12 or 24 months for dependent children 	
Vision Care		
Coinsurance	70%, 75%, 80%, 90%, 100%	
Maximum, Per Insured	<ul style="list-style-type: none"> • \$100, \$150, \$200, \$300, \$500 • Every 24 months for adults and every 12 or 24 months for dependent children. The \$100 and \$150 maximums will be extended to \$200 over 12/24 months for contact lenses (if necessary for 20/40 visual acuity) 	
Hospital		
Type	Semi-Private or Private, Convalescent, and/or Specialized Treatment Facility	
Coinsurance	Private, Semi-Private – 70%, 75%, 80%, 90%, 100% Convalescent, and/or Specialized Treatment Facility – 50% to 100% (5% increments)	
Deductible	Subject to Major Medical deductible	
Maximum	<ul style="list-style-type: none"> • Semi-private and Private, Unlimited • Convalescent – choice to include, daily dollar and duration maximum • Specialized Treatment Facility – lifetime maximum options up to \$4,000 	
Orthopaedic Supplies		
Inserts	\$200, \$300, \$400, \$500	
Shoes	\$200, \$300, \$400, \$500	
Combined Maximum	\$300, \$400, \$500, \$700, \$800, \$1,000	
Diagnostic Laboratory Procedures	\$500, \$1,000, \$1,500, or unlimited	
Private Duty Nursing	\$5000 to \$25,000 maximum per year	
Hearing Aids	\$300, \$500, \$750, \$1,000 every 3, 4, or 5 years	
Medical Supplies	Accidental Dental	Unlimited
	Ambulance	Unlimited
	Apnea machine supplies	Unlimited
	Apnea machine CPAP	\$2,000 per 60 consecutive months
	Apnea mask	One per benefit period
	Artificial eye: initial prosthesis	One per lifetime
	Artificial eye: repair and replacement	\$1,000 per benefit period

Artificial limb: initial prosthesis	One per lifetime
Artificial limb: repair and replacement	\$1,000 per benefit period
Blood pressure monitor	\$100 per lifetime
Brace	One per benefit period
Crutches	Unlimited
Diabetic monitor	\$1,000 per lifetime
External breast prosthesis	One per benefit period
Hospital bed	Unlimited
Insulin pump	\$4,000 per 60 consecutive months
Insulin pump supplies	Unlimited
IPP breathing machine	Unlimited
Ostomy supply	Unlimited
Support hose	\$100 per benefit period
Surgical bras	Two per benefit period
TENS	\$1,500 lifetime
Viscosupplementation	\$600 per benefit period
Wheelchair: electric	\$3,000 per lifetime
Wheelchair: manual	\$1,000 per lifetime
Wigs post-chemotherapy	\$500 per lifetime

Emergency Travel Assistance Program

Our Emergency Travel Assistance partner, Allianz Global Assistance, provides assistance and claim payment services for unexpected travel emergencies outside an employee's province of residence.

Coverage	Emergency medical services and supplies
Coinsurance	100%
Deductible	\$0/\$0
Emergency Maximum	\$5,000,000, per lifetime
Out-Of Province Referral Maximum	\$15,000 per lifetime (combined) for charges rendered outside of the province of residence following referral by a doctor in the province of residence
Trip Duration	60 days, 90 days, 120 days continuous coverage
Travel Assistance	Included

Paramedical Services

Choose between two options:

Option 1: Traditional (coverage grouped by practitioner)

Coinsurance	70%, 75%, 80%, 90%, 100%		
Choice of one of three options	Basic	Standard Includes Basic, plus	Plus Includes Basic and Standard, plus
Included Practitioners	<ul style="list-style-type: none"> • Chiropractor • Physiotherapist • Psychologist/Social Worker (combined) 	<ul style="list-style-type: none"> • Acupuncture • Registered Dietician • Occupational Therapist • Audiologist • Speech Therapist 	<ul style="list-style-type: none"> • Massage Therapist • Podiatrist/Chiropracist (combined) • Naturopath • Osteopath
Maximum	Annual <ul style="list-style-type: none"> • Per Certificate or Per Insured – all Practitioners combined Basic and Standard – \$300, \$400, \$500, \$750 Plus – \$300, \$400, \$500, \$750, \$1,000 • Per Certificate or Per Insured – per Practitioner Basic, Standard and Plus – \$300, \$400, \$500, \$750 Per Visit <ul style="list-style-type: none"> • \$25, \$35, \$50, \$75 		

Option 2: Bundled (coverage for all practitioners bundled together with different maximums)

Coinsurance	70%, 75%, 80%, 90%, 100%		
Included Practitioners All three Bundles apply – cannot choose between Bundles	Bundle I	Bundle II	Bundle III
	<ul style="list-style-type: none"> • Physiotherapist • Psychologist • Social Worker • Registered Dietician • Occupational Therapist • Audiologist • Speech Therapist 	<ul style="list-style-type: none"> • Chiropractor • Massage Therapist • Podiatrist • Chiropracist 	<ul style="list-style-type: none"> • Acupuncture • Naturopath • Osteopath
Maximum	Annual <ul style="list-style-type: none"> • Per Certificate, Per Bundle \$500, \$300, \$200, or \$750, \$500, \$300, or \$1,000 \$750, \$500 • Per insured, Per Bundle \$500, \$300, \$200, or \$750, \$500, \$300 Per Visit Maximum <ul style="list-style-type: none"> • \$25, \$35, \$50, \$75 		

Health Care Spending Account

Option 1: Incidental Health Expense Benefit

Part of Extended Healthcare, the Incidental Health Expense Benefit (IHE) is an optional benefit that can be selected with Major Medical Option 1 (Healthcare Essentials) or Option 2 (Standard Extended Healthcare). This benefit provides employees with a simplified spending account that gives them the flexibility to cover health and dental expenses not otherwise covered in the benefit plan, and the flexibility to use these additional dollars to meet their unique family needs.

Employees can then use the benefit to pay for medical expenses that are eligible under the Income Tax Act (Canada). Refer to our Incidental Health Expense Guide for more information.

Maximum	Annual <ul style="list-style-type: none"> • Single or Family • \$100-\$5,000 per benefit period
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Option 2: Healthcare Spending Account (In order to select this option a business must be incorporated)

A Healthcare Spending Account can be a great supplement to a traditional benefits plan — or even an alternative. With an overall maximum but no limits on individual benefits, employees can spend their credits according to their own needs. It provides a valuable, flexible benefit that helps them protect their health.

At the beginning of the year, customers decide how much to allocate to employees and can rest assured that they will not exceed that amount. That's unlike insured benefits, where the premiums may rise every year in line with rising costs and utilization rates.

Two designs to choose from: balance carry-forward plan or no carry-forward.

	Balance carry-forward	No carry-forward
Credit allocation	\$100 to 10,000 Credits can be allocated annually, semi-annually, or quarterly Single and family amounts available	\$100 to 10,000 Credits can be allocated annually Single and family amounts available
HCSA year	Calendar or benefit	Calendar or benefit
ASO funding options	Monthly reconciliation	Monthly reconciliation
Prorating new employees	Standard (option to remove)	Standard (option to remove)
Grace period	90 or 180 days	90 or 180 days
Co-ordination with Extended Health and Dental	Standard (option to remove)	Standard (option to remove)
Eligible dependants	Medical Expense Tax Credit under the Income Tax Act (Canada)	Medical Expense Tax Credit under the Income Tax Act (Canada)

Refer to the [Health Care Spending Account Guide](#) for further details.



Dental Care

When selecting Dental Care, customers can choose between:

Option 1: Dental Flex (Combined Basic & Preventative, Major Restorative, Orthodontic)

This option provides employees with the freedom to choose how they spend their dental benefit. Dental Flex sets an overall combined annual maximum that gives employees ultimate flexibility to meet their dental needs. They can spend it all on orthodontic or basic coverage — the choice is theirs,

Deductibles	\$0/\$0
Coinsurance	80% or 100%
Maximum	Per Insured or Per Certificate \$500 to \$3,000 (increments of \$250)
Recall Basis	6, 9 or 12 months
Scaling Units	6 to 16 units (1 unit increments). Each unit is 15 minutes
Fee Guide	<ul style="list-style-type: none"> • Standard or Deluxe (Additional 25%) • Fixed or Current year • Specialist or General • Based on employee province of residence or employer's province of primary business location
Survivor Benefit	Included for 2 years

Option 2: Dental Standard

Customers can design a plan that reflects their business goals and unique needs. Choose how much to invest in each type of benefit (e.g. Basic Restorative Dental, Periodontic-Endodontic, Major Restorative and Orthodontic services) by choosing the level of coinsurance, maximums, and combination of eligible services.

A valuable feature of the Empire Life Dental benefit is the Dental Per Certificate option which allows customers to set a combined annual maximum to be shared by the entire insured family. So what isn't used by one person can be used by another. Because the whole insured family shares one annual maximum, all the coverage can be applied to a single family member if they have unusually high costs one year. This makes it easy for employees to get the most out of their Dental plan. So now, customers have a choice between Dental Per Certificate or the traditional Dental Per Insured coverage.

Benefit Period	Benefit or Calendar year for Basic Restorative, Periodontic-Endodontic and Major Restorative Per lifetime for Orthodontics
Maximum Basis	Per Insured or Per Certificate (Per Certificate option not available for Orthodontic coverage)
Recall basis	6, 9 or 12 months
Scaling Units	6 to 16 (1 unit increments) (each unit = 15 mins)
Fee Guide	Current or Deluxe (Additional 25%) Based on employee province of residence or employer's province
Survivor Benefit	None, 1 or 2 years
Termination age*	Matches Extended Health Benefit

*The termination age for insured dependent children is the attainment of age 22, 26 if full-time student at an accredited educational institution. Termination age for Dependant's Orthodontic coverage is the attainment of age 20.

Basic Restorative, Periodontic-Endodontic

Deductible	\$0/\$0, \$25/\$50, \$50/\$100, Other
Coinsurance	60% to 100% (5% increments)
Maximum	
Basic Restorative, Periodontic-Endodontic, only	\$500 to \$5,000, (\$250 increments) or unlimited Per Insured, or Per Certificate

Major Restorative

Deductible	Combined with Basic Restorative, Periodontic-Endodontic
Coinsurance	50% to 80% (5% increments)
Maximum	
Basic Restorative, Periodontic-Endodontic, only	\$500 to \$5,000 (\$250 increments) or Unlimited Per Insured, or Per Certificate
Combined with Basic Restorative, Periodontic-Endodontic	\$500 to \$5,000 (\$250 increments) or Unlimited Per Insured, or Per Certificate

Orthodontic

Eligibility	Must have Major Restorative in order to select Orthodontics
Deductible	Satisfied under Basic Restorative, Periodontic-Endodontic and Major Restorative
Coinsurance	50% to 60%
Maximum	\$1,000 to \$7,000 (\$500 increments) Per Insured



AssistNow EAP®

AssistNow EAP provides a wealth of expert assistance to employees and their families, managers, and company leaders — all in one affordable program provided by Aspira Corporation. 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. This includes nutrition counselling and smoking cessation.
- 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.

[Refer to the AssistNow Product Guide for further details.](#)

Group Critical Illness (CI)

Critical illness insurance helps protect employees' financial health, so they can focus on recovery. It supplements health and income replacement benefits, filling gaps in coverage. It pays a tax-free lump sum once the claim is approved. And it's not dependent on the employee returning to work or making a full recovery.

Empire Life Group CI offers three product options to choose from so customers can protect their employees their way.

	Vital Assist CI Simplified coverage	Traditional CI Complete coverage	Enhanced CI Multiple event coverage
Covered conditions	4 for employee	31 for employee/ spouse 15 for dependent children	31 for employee/ spouse 15 for dependent children
Eligibility	Employees	Employees Spousal/ dependant coverage available	Employees Spousal/ dependant coverage available
Optional CI	Optional employee/ spousal/ dependant CI available (Traditional or Enhanced CI)	Optional employee/ spousal/ dependant CI available (Traditional or Enhanced CI)	Optional employee/ spousal/ dependant CI available (Traditional or Enhanced CI)
Group/class size	3 and up	3 and up	3 and up
Coverage amounts	\$10,000 \$20,000 \$30,000*	\$10,000–\$250,000 employee (units of \$1,000) \$10,000–\$25,000 spouse (units of \$1,000)** \$5,000 dependent children (flat amount)	
Optional CI coverage amounts	\$10,000–\$250,000 employee (units of \$1,000) \$10,000–\$250,000 spouse (units of \$1,000) \$5,000–\$25,000 dependent children (units of \$1,000)		
Payout features	Lump sum and medical expense benefit	One time benefit	Partial/multiple/ cancer recurrence benefits***
Pre-existing condition exclusions	No pre-ex	Pre-ex 24/24 Pre-ex 12/12 (option for 50+ groups) Pre-ex 0/0 (option for 200+ groups)	Pre-ex 24/24 Pre-ex 12/12 (option for 50+ groups) Pre-ex 0/0 (option for 200+ groups)
Medical underwriting	None	May apply	May apply
Waiver of premium	No	Yes	Yes
Portability	No	No	No
Conversion	No	No	No
Termination age	Employee age 65	Employee age 70 for mandatory coverage, 65 for optional coverage	Employee age 70 for mandatory coverage, 65 for optional coverage
Reduction	Does not apply	Coverage reduces by 50% when employee turns 65 for mandatory employee and spousal coverage No reduction for mandatory dependant coverage or for optional coverage	

* \$5,000, \$15,000, or \$25,000 lump sum + \$5,000 medical expense benefit. ** Group/class must have 5 lives for coverage over \$10,000

***Does not apply to dependent children

For more information about condition definitions and eligibility criteria please refer to the Empire Life Group Critical Illness Product Guide.

Administrative Services Only (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 portion of the plan and fully insures the remainder of the benefits requested.
- Refer to our ASO Product Guide for further details.

Online Services

- **Empire Life Website (www.empire.ca)** — Includes product information and brochures, downloadable forms, Empire Life contact information, and a library of resources to meet our customers group benefit needs.
- **Group Advisor Website** — Helps Advisors manage their block of business with Empire Life. Includes a summary listing of clients and various experience reports. Our comprehensive library includes Advisor communication, product brochures, and links to helpful resources.
- **Plan Administrator Website** — Helps customers with the administration of their Empire Life benefit plan. Includes access to booklets, personalized forms, reports, billings, member summaries and employee information. Plan Administrators can update employee information and add or delete plan members online.
- **Plan Member Website** — Valuable online services for employees and information about their benefit plan. Employees can submit their claims online, access their personal statements and benefit booklets, and print a copy of their Benefit Card.
- **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, where applicable, are provided.
- 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 forward an administration kit and issue material including Benefit Cards, the master contract, booklets and the initial billing statement.
- Claims Service — quick and accurate processing of claims is our commitment.
- Our eClaims service, means real time claims adjudication, so employees know right away how much they will be reimbursed. And with our electronic funds transfer, the money is back in their bank account in 24 hours.
- For Paper claims — once the necessary information is received, we will adjudicate Extended Health, Dental and Short Term Disability (WI) within 4 working days (plus transit time for mail delivery). Complex claims may take longer to process, but employees are notified of such delay.
- Customer Service — our Customer Service Unit is open from 8am to 8pm (ET), Monday through Friday. Any messages left will be returned within 24 hours. We also have local Group Sales Offices in most major cities across the country to assist you.

General information

- Cost Plus is included with all plans, and can be used to cover certain dental and medical expenses that fall outside the terms of the contract
- Permanent employees are eligible for coverage at the effective date of the plan if they work at least 20 hours per week, and the plan includes Weekly Indemnity and/or Long Term Disability benefits. If there are no disability benefits selected, employees must work at least 15 hours per week.
- Employees must reside in and work in Canada, and have not reached the age of 75.
- Contract employees are eligible for Basic Life and AD&D, Dependant Life, Critical Illness, Extended Health and Dental as outlined in this product guide.
- Contract employees are not eligible for Short Term Disability, Long Term Disability.
- Employees hired after the effective date of the plan will be eligible for coverage upon completion of a waiting period as determined by the employer.
- Contracts may include a layoff and leave of absence provision for Life, Extended Health and Dental Benefits, provided premium is paid through the layoff period.
- Evidence of insurability is required for all amounts of coverage in excess of the no-evidence maximums specified in the Plan Overview. It is also required from all late enrollees.
- All eligible employees must apply for coverage if the plan is 100% employer paid. For groups with 20-50 lives, at least 85% of the eligible employees must apply for coverage. For Groups with 50 or more eligible employees, at least 75% of the eligible employees must apply for coverage. An employee may waive Extended Health and Dental benefits if covered under his/her spouse's Group Insurance Plan.
- The employer contribution to the plan must be at least 25% of the overall premium.
- Benefit periods for Extended Health and Dental coverage are on a Benefit Year or Calendar Year basis.
- For quick access to Empire Life applications, forms and information visit www.empire.ca.
- The Weekly Indemnity registration form is for purposes of Premium Reduction. For further information regarding registration please contact:

Service Canada
EI Premium Reduction Program
P.O. Box 11000
Bathurst, NB E2A 4T5
Toll Free: 1 800 561-7923 or your local Service Canada Centre
www.servicecanada.gc.ca/prp

The Empire Life Insurance Company

259 King Street East,
Kingston, ON K7L 3A8

The Empire Life Insurance Company (Empire Life) is a proud Canadian company that has been in business since 1923. We offer individual and group life and health insurance, investment and retirement products, including mutual funds through our wholly-owned subsidiary Empire Life Investments Inc.

Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our mission is to make it simple, fast and easy for Canadians to get the investment, insurance and group benefits coverage they need to build wealth, generate income, and achieve financial security.

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¹ Based on total assets as reported in December 31, 2018 OSFI filings

² As at June 14, 2019. For the latest rating, access www.ambest.com.

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