



# BENEFIT

Product Guide  
Group Solutions  
2-19 Lives

Insurance & Investments  
Simple. Fast. Easy.®





# MEETING THE NEEDS OF CANADIAN SMALL BUSINESS

## 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 BeneFit solution, for groups with 2–19 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.

## Plan Design

For groups with 2 or 3 employees, at least two optional benefits must be selected.  
(excluding AssistNow EAP Program)

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

# Mandatory Benefits

## 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. They offer essential protection when the unexpected happens — providing a financial safety net to employees and their loved ones.

- Provides a flat dollar amount of coverage or a multiple of employees' salary.
- The option to include dividends in earnings definition for Owners and/or Executives.
- Offers Optional Life and Optional AD&D in units of \$25,000. Evidence of insurability is required. The maximum coverage is an overall combined maximum.
- For groups with 3 or more employees, coverage is guaranteed up to predetermined limits with no medical evidence required. This means every eligible employee has some protection.

Coverage	1 x salary, 2 x salary, 3 x salary, or flat amount
Minimum Coverage	\$30,000 or \$15,000 when combined with \$15,000 Traditional or Enhanced Critical Illness. Minimum 3 lives.
Termination Age	75 years, or prior retirement
Reduction Clause	\$30,000 at age 65, further reduces to \$15,000 at age 70

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 to participate in formal occupational training and become qualified to work in an occupation they would not have otherwise been qualified for.
- **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 dependant child of the insured employee in the event the insured employee (or spouse) dies as a direct result of an accident.

## Dependant Life

Coverage Available:	\$10,000 spouse/\$5,000 per child, or \$20,000 spouse/\$10,000 per child
Conversion Privilege	Included, spouse only
Evidence of Insurability	Not required

## Optional Benefits

For groups with 2-3 employees, 2 optional benefits must be elected (excluding AssistNow EAP)

### 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	60%, 66 2/3%, 70%*, 75%*
Benefit Schedules	0-7-16, 0-7-17, 0-7-26, 14-14-15, 14-14-26
Termination Age	70 years, or prior retirement
Dividends included in Definition of Earnings for Owners and/or Executives	Include/Exclude
First 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 hour protection).

\* Plans must be taxable

### Long Term Disability

Benefit Period	2 years, 5 years or to age 65
Elimination Period: (This is usually coordinated with the number of weeks Weekly Indemnity is payable)	15 weeks, 16 weeks, 17 weeks, 26 weeks
Benefit Amount – percentage of monthly earnings	60%, 66 2/3%, 70%*, 75%* or a graded schedule of customer's choosing
Definition of Disability	Own Occupation period of 2 years
Partial Disability Coverage	Included
Survivor Benefit	None, 3 months, 6 months
Termination Age (for premium and benefit payment)	65 years, less elimination period
Dividends included in the Definition of Earnings for Owners and/or Executives	Include/Exclude

\* Plans must be taxable

## Extended Health Benefits

Extended Health Benefits (EHB) helps 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 let customers tailor plans to meet their needs.

<b>Benefit Period</b>	Benefit year or Calendar Year
<b>Termination Age</b>	60, 65, 70, 75, 80, 85 (Termination age for insured dependant children is the attainment of age 22, and age 26 if full-time student at an accredited educational institution).
<b>Survivor Benefits</b>	2 years
<b>Healthcare Pooling</b> (per insured, per benefit year)	Threshold must be the same for both classes <b>All EHB benefits, except Emergency Travel Assistance Program - \$10,000, or DRUGS only - \$7,500</b> 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 Large Amount Pooling (LAP).
<b>Medical Second Opinion Services</b>	Included

## Drugs

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

### Option 1: Standard Drug Plan

<b>Drug Type</b>	Drugs that, by law, require a prescription and have a Drug Identification Number (DIN)
<b>Plan Type</b>	Brand Name, Generic, Mandatory Generic or Provincial Formulary
<b>Coinsurance</b>	
Brand, Generic, Mandatory Generic	<ul style="list-style-type: none"> <li>Flat 60%, 70%, 75%, 80%, 90%, 100%</li> <li>Two tier (Generic/Brand Name) 100%/ 80%, 90%/ 70%, or 80%/ 60%</li> </ul> Graded <ul style="list-style-type: none"> <li>70%, 80%, 90% of the first \$1,000, 100% thereafter, or</li> <li>70%, 80%, 90% of first \$5,000, 100% thereafter</li> </ul>
Provincial Formulary Plans	<ul style="list-style-type: none"> <li>Two tier of 100% Formulary drugs/80% Non Formulary drugs</li> </ul>
<b>Deductible</b>	<ul style="list-style-type: none"> <li>Annual (Single/ Family) - \$0/\$0, \$25/\$50, \$50/\$100, \$100/\$200, or \$250/\$500, or</li> <li>Per Prescription - \$0, Dispensing Fee, or from \$0 to \$20 (.50 increments), or</li> <li>Dispensing Fee R&amp;C Maximum - Empire Life R&amp;C or from \$1 to \$20 (.50 increments)</li> </ul>



<b>Maximum</b>	
Brand, Generic, Mandatory Generic Substitution Plans	<ul style="list-style-type: none"> <li>• Per Certificate or Per Insured</li> <li>• Unlimited or \$500 to \$10,000 (\$500 increments) for all drugs except the following: <ul style="list-style-type: none"> <li>• Smoking Cessation (\$300 lifetime maximum)</li> <li>• Sexual Dysfunction (\$1,000 annual maximum)</li> <li>• Fertility (50% coinsurance, up to \$4,000 lifetime maximum) (include/exclude)</li> </ul> </li> </ul>
Provincial Formulary Plans	<ul style="list-style-type: none"> <li>• Unlimited</li> </ul>

## 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 (ESC) Pharmacy. 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.

<b>Drug Type</b>	Drugs that, by law, require a prescription and have a Drug Identification Number (DIN)
<b>Plan Type</b>	Mandatory Generic Substitution, Generic
<b>Coinsurance</b>	
<i>Note: drugs that are not available through the ESC Pharmacy and purchased through a retail pharmacy will be eligible under the plan as if they were dispensed through the ESC Pharmacy</i>	
Maintenance Drugs	<b>ESC Pharmacy/Retail</b> Flat - 80%/60%, 90%/70%, 100%/80% Graded <ul style="list-style-type: none"> <li>• 70%, 80%, 90% of the first \$1,000, 100% thereafter/50%, 60%, 70% of the first \$1,000, 80% thereafter, or</li> <li>• 70%, 80%, 90% of first \$5,000, 100% thereafter/50%, 60%, 70% of the first \$5,000, 80% thereafter</li> </ul>
All Other Drugs	<b>ESC Pharmacy and Retail</b> Flat - 80%, 90%, 100% Graded <ul style="list-style-type: none"> <li>• 70%, 80%, 90% of the first \$1,000, 100% thereafter, or</li> <li>• 70%, 80%, 90% of first \$5,000, 100% thereafter</li> </ul>
<b>Deductible</b>	
Maintenance Drugs	<b>ESC Pharmacy</b> - Plan will pay the ESC Pharmacy Dispensing Fee <b>Retail Pharmacy</b> - Plan will pay the Provincial Reasonable and Customary Dispensing Fee and employee will pay the balance
Other Drugs*	<b>Retail Pharmacy</b> - Plan will pay the Provincial Reasonable and Customary Dispensing Fee and 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.	
<b>Maximum</b>	
Generic and Mandatory Generic Substitution Plans	<ul style="list-style-type: none"> <li>• Unlimited, or \$500 to \$10,000 in \$500 increments</li> <li>• Applicable to all drugs except the following: <ul style="list-style-type: none"> <li>• Smoking Cessation (\$300 lifetime maximum)</li> <li>• Sexual Dysfunction (\$1,000 annual maximum)</li> <li>• Fertility (50% coinsurance, (\$4,000 lifetime maximum)</li> </ul> </li> </ul>

## Major Medical

When selecting Major Medical coverage, customers can choose between:

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

  

<b>Option 2: Standard Extended Healthcare</b> (Separate maximums for each provision)	
<b>Coinsurance</b>	<ul style="list-style-type: none"> <li>• 60%, 70%, 75%, 80%, 90%, 100%</li> <li>• Applicable to Major Medical, EXCEPT: Hospital, Vision Care, Eye Exams, and Emergency Travel Assistance Program</li> </ul>
<b>Deductible</b>	\$0/\$0
<b>Eye Examinations</b>	Include or Exclude
<b>Coinsurance</b>	70%, 75%, 80%, 90%, 100%
<b>Maximum</b>	<ul style="list-style-type: none"> <li>• \$75, \$100, \$150, \$200 per exam</li> <li>• Every 24 months for adults and every 12 or 24 months for dependent children</li> </ul>
<b>Vision Care</b>	Available to groups that have a minimum of 2 employees
	Include or Exclude
<b>Coinsurance</b>	70%, 75%, 80%, 90%, 100%
<b>Maximum, Per Insured</b>	<ul style="list-style-type: none"> <li>• \$100, \$150, \$200, \$300, \$500</li> <li>• 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)</li> </ul>
<b>Hospital</b>	
<b>Semi-private</b>	Include or Exclude
<b>Coinsurance</b>	70%, 75%, 80%, 90%, 100%
<b>Convalescent</b>	Included
<b>Coinsurance</b>	Matches Major Medical
<b>Maximum</b>	\$20 a day and 120 day duration maximum

Specialized Treatment Facility	Included	
Coinsurance	50%	
Maximum	\$4,000 lifetime maximum	
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	
Private Duty Nursing	\$5,000, \$10,000, \$15,000, \$20,000, \$25,000 maximum	
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
	Hearing aids	Included, \$500/5 years
	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

Customers can choose between:

#### Option 1: Traditional (coverage grouped by practitioners)

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

#### Option 2: Bundled (Bundled coverage for all practitioners grouped together with different combined maximums)

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

## Health Care Spending Account

### Option 1: Incidental Health Expense Benefit (insured)

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. For more information, please refer to the IHE product guide.

Maximum	Annual <ul style="list-style-type: none"><li>• Single or Family</li><li>• \$100-\$5,000 per benefit period</li></ul>
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### Option 2: Healthcare Spending Account (ASO)

(In order to select this option a business must be incorporated)

A Healthcare Spending Account (HCSA) can be a great supplement to a traditional benefits plan — or even an alternative plan. 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, and it helps employers offer choice at an affordable cost.

At the beginning of the year, employers can decide how much to allocate to employees knowing that they will not exceed that amount. That's unlike insured benefits, where premiums may increase every year in line with inflation and utilization rates.

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

	Balance carry-forward	No carry-forward
<b>Credit Allocation</b>	\$100–\$10,000 Credits can be allocated annually, semi-annually, or quarterly Single and family amounts available No front-end deposit is required and Empire Life does not charge interest on payments	\$100–\$10,000 Credits can be allocated annually Single and family amounts available No front-end deposit is required and Empire Life does not charge interest on payments
<b>HCSA Year</b>	Calendar or Benefit	Calendar or Benefit
<b>ASO Funding Options</b>	Monthly reconciliation	Monthly reconciliation
<b>Prorating New Employees</b>	Standard (option to remove)	Standard (option to remove)
<b>Grace Period</b>	90 or 180 days	90 or 180 days
<b>Co-ordination With Extended Health and Dental</b>	Standard (option to remove)	Standard (option to remove)
<b>Eligible Dependents</b>	Medical Expense Tax Credit under the Income Tax Act (Canada)	Medical Expense Tax Credit under the Income Tax Act (Canada)

Refer to the Healthcare Spending Account Guide for further details.

## Dental Care

Customers can choose between:

### Option 1: Dental Flex

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.

### Combined Basic & Preventative, Major Restorative, & Orthodontic

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

<b>Benefit Period</b>	Per benefit year for Basic Restorative, Periodontic-Endodontic and Major Restorative
<b>Maximum Basis</b>	Per Insured or Per Certificate for Basic Restorative, Periodontic-Endodontic, and Major Restorative Per Insured for Orthodontic
<b>Recall Basis</b>	6, 9 or 12 months
<b>Scaling Units</b>	6 to 16 units (1 unit increments). Each unit is 15 minutes
<b>Fee Guide</b>	<ul style="list-style-type: none"><li>• Standard or Deluxe (Additional 25%)</li><li>• Fixed or Current year</li><li>• General</li><li>• Based on employee province of residence or employer's province of primary business location</li></ul>
<b>Survivor Benefit</b>	2 years
<b>Termination Age</b>	Matches Extended Health Benefit

## Basic Restorative, Periodontic-Endodontic

<b>Deductible</b>	Annual \$0/\$0, \$25/\$50, \$50/\$100
<b>Coinsurance</b>	60%, 70%, 80%, 90%, 100%
<b>Maximum</b>	\$500 to \$5,000 (increments of \$250), per Insured or per Certificate

## Major Restorative

<b>Eligibility</b>	Only available to groups with at least 4 employees
<b>Deductible</b>	Combined with Basic Restorative, Periodontic-Endodontic
<b>Coinsurance</b>	50%
<b>Maximum</b>	
Major Restorative, only	\$500 to \$5,000 (increments of \$250), per Insured or per Certificate
Combined with Basic Restorative, Periodontic-Endodontic	\$500 to \$5,000 (increments of \$250), per Insured or per Certificate

## Orthodontics

<b>Eligibility</b>	<ul style="list-style-type: none"><li>• Groups with at least 5 insured employees</li><li>• Must have Major Restorative in order to select Orthodontics</li><li>• For dependant children up to and including age 19</li></ul>
<b>Deductible</b>	\$0/\$0
<b>Coinsurance</b>	50%
<b>Maximum</b>	\$1,000, \$1,500, \$2,000, \$2,500, per lifetime

## Administrative Services Only Dental

A customer may elect to self-insure the Dental Benefit for all professional services, including Basic Restorative, Periodontic-Endodontic, Major Restorative, and Orthodontic procedures. Under an Administrative Services Only (ASO) Agreement, the Customer will assume all eligible dental claims risk and Empire Life will provide the administrative services when adjudicating the benefit provisions according to the terms of the Policy Contract and Empire life policies and practices.

An annual reconciliation of the ASO account is performed. A statement will detail all deposits and charges applied to the account since the last reconciliation, and report the account's current balance. Any surplus or deficit is shown as a special adjustment on the billing statement.

[Please refer to our Dental ASO 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) 0/0 (option for 200+ groups)	Pre-ex 24/24 Pre-ex 12/12 (option for 50+ groups) 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.**

## 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 Aspiria 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 the 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.

## Online Services

- **Empire Life Website ([www.empire.ca](http://www.empire.ca))** — includes product information and brochures, downloadable forms, Empire Life contact information, and a library of resources to meet our customers' group benefits needs.
- **Group Advisor Website** — helps advisors manage their block of business with Empire Life. It 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 benefits plan. It includes access to booklets, personalized forms, reports, billings, member summaries and employee information. Plan Administrators can update employee information and add or delete members online.
- **Plan Member Website** — valuable online services for employees and information about their benefits plan. Employees can submit their claims online, access their personal statements, benefit booklets, and benefit cards.
- **Online Banking and e-billing** — a convenient and secure option that allows customers 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

- A minimum of 3 insured employees is required for 2 classes.
- If more than one class is chosen, a separate waiting period is allowed for each class.
- Permanent employees are eligible for coverage at the effective date of the plan if they work at least 20 hours per week and are not seasonal employees.
- Employees must reside in, and work in Canada, and have not reached the age of 75.
- Contract employees are eligible for: \$30,000 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 Weekly Indemnity or 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. Choices include 1 month, 3 months, 6 months or 12 months.
- All BeneFit plans must include Employee Life Insurance, AD&D, and Dependant Life.
- Cost Plus is included in all plans.
- All contracts include a 6-month layoff 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 or if there are 10 or fewer employees in the group. At least 85% of the eligible employees must apply in all other cases. 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 or Calendar Year basis.
- 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](http://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 Canada<sup>1</sup> and is rated A (Excellent) by A.M. Best Company<sup>2</sup>. 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.

Follow Empire Life on Twitter @EmpireLife or visit our website, [www.empire.ca](http://www.empire.ca) for more information.

<sup>1</sup> Based on total assets as reported in December 31, 2018 OSFI filings

<sup>2</sup> As at June 14, 2019. For the latest rating, access [www.ambest.com](http://www.ambest.com).

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.

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