



Group Insurance Benefits





customizable group benefits.

Group benefits for IVSA Import Vintners & Spirits Association

The IVSA group benefits program is designed specifically for members and their employees. Benefits are available to member firms in good standing with IVSA that employ one or more employees. Groups with fewer than four employees must provide medical evidence before benefits are approved.

For employers currently providing benefits to their employees, allow us to provide you with a full benefit and financial analysis of your existing program as it compares to the IVSA plan. We can show you how to improve your current benefits and provide long term savings.

All full time, year round, regular employees working a minimum of 20 hours per week (30 hours per week for long term disability benefits) are covered based on the options chosen by the employer.

BASIC LIFE INSURANCE (mandatory benefit)

This benefit provides 24 hour protection. Benefits are payable in the event of an insured employee's death at any time or place.

Coverage reduces by 50% at age 65 and terminates at age 70 or earlier retirement.

Options	
Option 1	\$25,000
Option 2	Multiple of income

Employees whose employment ceases have 31 days to convert their group life coverage to an individual policy with no medical questions asked.

ACCIDENTAL DEATH AND DISABLEMENT (A.D.&D.) (mandatory benefit)

This benefit provides 24 hour protection. Benefits are payable in the event that an insured employee's **death as a result of an accident**. In the event of an accidental death, an amount equal to (and in addition to) the basic life insurance is paid.

If an accident causes loss of or loss of use of sight, hearing or appendages, there is a schedule of benefit payments based on the severity of the loss. Up to twice your basic life insurance amount is payable for paraplegia, hemiplegia, or quadriplegia.

Additional payments are also made of up to:

- \$30,000 home modification benefits
- \$15,000 rehabilitation benefit
- \$15,000 occupational training benefit for spouse
- \$50,000 personal mobility benefits

DEPENDENT LIFE

Benefits are payable as a result of an insured dependent's death at any time or place, from any cause. All eligible employees' dependents must participate, but evidence of insurability is not required.

	Spouse	Children
Option 1	\$2,000	\$1,000
Option 2	\$5,000	\$2,500
Option 3	\$10,000	\$5,000

SHORT TERM DISABILITY (WEEKLY INDEMNITY or WI)

When employees are absent from work for brief periods as a result of illness or injury, this benefit pays a regular weekly income equal to 66 2/3% of normal earnings.

Benefits can be paid tax free if the employees pay for this benefit (either directly or by way of a monthly taxable benefit).

When employers include this benefit in their benefit program, they are eligible for the EI rate reduction.

Plan Design Options	
Option 1	Benefits start on day 15 after an accident or sickness, and pays for 15 weeks
Option 2	Benefits start on day 1 after an accident or hospitalisation, or after day 8 of sickness, and pays for up to 17 weeks

LONG TERM DISABILITY

The long term disability plan provides financial protection when employees are absent from work as a result of a disability (both partial and total disability) that lasts beyond 17 weeks (either the short term disability or E.I. benefit periods). This benefit pays a portion of their income while they are disabled up to age 65.

Benefits can be paid tax free if the employees pay for this benefit (either directly or by way of a monthly taxable benefit).

Plan Design Options	
Elimination period	120 days
Benefit	66.67% of first \$2,500 of monthly income, 50% of next \$2,500, 40% of balance
Maximum monthly benefit	\$5,000
Definition of disability	The employee is unable to perform the duties of their own occupation during the first 24 months. After 24 months, the employee is unable to perform the duties of any gainful occupation for which they are reasonably suited to by way of education, training or experience.

EXTENDED HEALTH CARE

This is a complete supplement to the Provincial Medical Plan (MSP of BC or Alberta Health Care - AHCIP) and does not replace this coverage.

Benefits are available to **employees and eligible dependents**.

The employer chooses the coverage. All employees enrolled in the plan must participate in this benefit unless they are covered under a spousal health plan.

Plan Design Options	
Reimbursement level	Reimbursement levels can be 75% to 100% of eligible expenses
Deductible	Deductibles may also be included if desired to reduce costs
Vision Care	Various options available
Eye Exams	Various options available

PRESCRIPTION DRUG COVERAGE – INCLUDING PAY DIRECT DRUG CARD

Pay Direct Drug Cards provides prescription claim processing at the point of purchase in any pharmacy. Employee's need simply to present their card, and the pharmacist will bill the Insurer directly. No waiting for reimbursement. Prescription drugs that legally require a prescription from a physician and dispensed by a pharmacist are eligible (up to the generic equivalent when available) with no annual or overall maximum.

HOSPITAL / MEDICAL BENEFITS

- semi-private or private hospital room accommodation
- private duty Registered Nurses – in home or in hospital
- emergency ground and air ambulance services
- medically necessary (doctor ordered) equipment and supplies including artificial limbs, braces, crutches, splints, casts and trusses wheelchair, respiratory or hospital type beds, cardiac screener
- diabetic supplies
- colostomy, ileostomy or urethrostomy supplies
- custom made orthopaedic shoes and orthotics
- hearing aids
- fees for paramedical services (Chiropractor, Physiotherapist, Speech Therapist, Clinical Psychologist, Podiatrist, Naturopath, Massage Therapist, and Acupuncture).
- dental accident coverage
- oxygen, plasma and blood

PARAMEDICAL SERVICES

- physiotherapy
- massage therapy
- chiropractic
- podiatry
- acupuncture
- psychology or registered counsellors
- naturopath
- speech therapy

Convertible to an individual plan on employee termination.

TRAVEL INSURANCE

Full emergency medical coverage anywhere in the world.

The extended health care plan includes **out of province and out of Canada** coverage at 100% up to \$3,000,000.

- emergency charges for physician and laboratory services, X-rays, hospital room, board and medical services; prescription drugs, local and air ambulance.
- includes 24 hour availability to trained multilingual assistance to help identify the appropriate medical care in the area, assist in emergency medical payments, arrange medical transportation, both locally and for return home, assist travel companions, and contact relatives as well as personal physicians.

DENTAL CARE

Benefits are available to employees and eligible dependents.

Each business chooses their coverage options. All employees enrolled in the plan must participate in this benefit unless they are covered under a spousal dental plan.

Plan Design Options	
Basic preventative and restorative services	Reimbursement levels can be 80% to 100%. Annual maximum is \$1,000 per person per year.
Major restorative services	Reimbursement level is 50%. Annual maximum is combined with basic services.
Orthodontic Services (dependent children only)	Reimbursement level is 50%. The plan has a lifetime maximums of either \$1,000 or \$1,500 per eligible dependent child.

Basic Services are considered diagnostic, preventive, surgical, basic restorative prosthetic repairs, endodontics and periodontics. Also includes relining and rebasing of dentures.

Major Restorative Services are considered crowns, bridges, partial and complete dentures.

Orthodontic Services are considered the straightening of children's teeth.

Convertible to an individual plan on employee termination.

HEALTH SPENDING ACCOUNT

A Health Spending Account (HSA) is a reimbursement account, reimbursing the employee or health practitioner after the expenses have been incurred. The ultimate advantage to an HSA is that it provides a tax-effective way to pay for any health care expenses not paid for under any other arrangement.

Costs of claims are paid for by the employer with no tax implications for the employee. It is a flexible account that can be customized based on each employer's needs.

This account can be used to pay for **any expense that Canada Revenue Agency (CRA) considers an eligible Medical Expense** **. Any payments made from this account are made in before tax dollars.

(**All of the eligibility rules are outlined in CRA's Interpretation Bulletin #IT-519R. Further, if you wish to you can reference the following sections in the Income Tax Act – 64, 118.2, and 118.4.)

Interested in a Quote?

→ tel: 604-980-6227 → toll free: 1-800-432-9707
→ fax: 604-983-2935 → email: IVSA.insurance@jbenefits.com

Or complete the following and fax or email to Johnstone's Benefits. Johnstone's will contact you as information is needed to calculate the costs of your group insurance plan. Factors such as occupation, sex, marital status, age, income and province of residence, and whether or not you currently have a group plan in place all have an impact on the cost of benefits.

WE ALREADY HAVE A GROUP INSURANCE PLAN:

Our current insurer: _____

Our renewal date: _____

We are currently in the process of renewing our plan or will be in the near future and would be interested in getting a quote. Please contact us.

WE DON'T CURRENTLY HAVE A GROUP INSURANCE PLAN.

Contact Name: _____

Address: _____ City/Prov: _____ Postal Code: _____

Telephone: _____ Fax: _____ E-mail: _____

Company Name: _____

Company Website: _____

your partners of choice.

THE EASIEST GROUP BENEFIT PLAN YOU'LL EVER HAVE. GUARANTEED.

Johnstone's has been simplifying employees benefits for over 1000 businesses across Canada since 1983.

Our goal is to make it simple to understand and even simpler to administer while providing the best plan for your company and team. By getting to know your business we can design a plan just for you and your employees. As an independent broker, we source products from a variety of insurance carriers and combine them into one seamless package. On top of that, we manage and administer your plan for you, dealing with the carriers on your behalf. Ultimately, Johnstone's becomes your very own group benefits department and the only resource you'll need.

A well designed employee benefit plan will:

- help attract and retain quality staff.
- encourage employees to look after their health needs.
- create competitive compensation packages.
- require less time to manage.



Import Vintners & Spirits Association
125A - 1030 Denman Street
Vancouver, British Columbia V6G 2M6
website: www.ivsa.ca • email: admin@ivsa.ca

Marketed and Administered Through



Johnstone's Benefits
3095 Woodbine Drive, North Vancouver, BC V7R 2S3
tel: 604-980-6227 • toll free: 1-800-432-9707 • fax: 604-983-2935
website: www.jbenefits.com • email: IVSA.insurance@jbenefits.com

Benefits Underwritten & Claims Paid by



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