



WHY **BENEPAC**[®]

Life Insurance

- ✘ Living Assistance Benefit
- ✘ Conversion Option to an individual plan

Accidental Death, Disease & Dismemberment

- ✘ Critical Disease Benefit
- ✘ 200% Paralysis Benefit
- ✘ Complete schedule of enhancements, including rehabilitation, spousal occupation re-training and daycare benefit
- ✘ Conversion Option to an individual plan

Dependent Life Insurance

- ✘ Pre-natal enhancement
- ✘ Conversion Option to an individual plan

Short Term Disability

- ✘ Guaranteed Issue
- ✘ Can insure Owners only

Long Term Disability

- ✘ Includes a Progressive Disability Benefit (provides for accumulation of waiting period when an employee is not 100% disabled)
- ✘ 3 Month Survivor Benefit available
- ✘ POSACTI***NPLUS**, an effective management tool, is provided at no additional cost when Long Term Disability is chosen
- ✘ WorldCare™ Second Opinion Consult Services included at no charge

Critical Illness

- ✘ 25 covered illnesses
- ✘ Guaranteed issue from 3 lives of \$25,000
- ✘ Multiple event coverage
- ✘ Conversion Option to an individual plan



- ✘ OneWorld Medicare included
- ✘ Dependent/ Spousal coverage available to groups with 10+ participating employees
- ✘ Waiver of Premium available to groups with 10+ participating employees

Extended Health

- ✘ Real time claims adjudication available for some practitioners, such as massage therapists and vision care providers.
- ✘ New Addition of Dieticians and Master of Social Workers
- ✘ Established Preferred Provider Network
- ✘ Eye exams covered, one every 24 months
- ✘ 100% Out of Province coverage with Deluxe Emergency Travel Assistance
- ✘ 1st Dollar Out-Of-Country pooling
- ✘ Cost Plus available
- ✘ Conversion Option to an individual plan
- ✘ 24 Month Survivor Benefit
- ✘ 15 Month Rate Guarantee

Pay-Direct Drug Card

- ✘ 96% of the Pharmacists in Canada accept and recognize Green Shield's drug card
- ✘ Instant real-time National Drug Utilization Review
- ✘ Proprietary claims systems
- ✘ Initial Days Supply
- ✘ Innovative Drug Pricing available to BBD card carriers

Dental Care

- ✘ Pay Direct Electronic Claims
- ✘ Carrier to Carrier Co-ordination of Benefit (COB) claims
- ✘ Major Restorative – available for groups with 5+ participating employees
- ✘ Orthodontia for adults and children – available to groups with 10+ participating employees
- ✘ Cost Plus available
- ✘ Conversion Option to an individual plan
- ✘ 24 Month Survivor Benefit
- ✘ 15 Month 1st year guarantee