

Access Health & Dental Benefits offered at exclusive CSSE Member Rates! Plus, any family or single-parent plans offer coverage for all dependents at **no extra cost per child**.



EXTENDED HEALTHCARE

- ✓ \$5,000 Annual Reimbursement limit for prescription drugs per certificate (i.e. family of three can access up to \$5,000);
- ✓ 80% Reimbursement with dispensing fee deductible;
- ✓ 15 Paramedical Services (i.e. massage, chiropractic, homeopath);
- ✓ Vision coverage: \$50 for examinations & \$250 for frames, lenses, & contacts every 24 months.



DENTAL

- ✓ 80% reimbursement for preventative & basic restorative procedures, including periodontal (gums) & endodontic (roots) treatments;
- ✓ Up to \$1,000 of reimbursement per calendar year, per individual.



WEEKLY INCOME BENEFIT

- ✓ If you become totally disabled, this benefit pays \$250 weekly;
- ✓ Benefits begin the first day of an accident or hospitalization & on the 15th day of sickness & continue for a period of 26 weeks (if necessary).



LONG TERM DISABILITY

- ✓ After 26 weeks of continuous total disability, up to \$3,000 monthly benefit is paid out tax-free;
- ✓ Benefits will be paid for a period of 24 months under your 'own occupation' and continues to age 65.



ASSISTANCE PLAN

- ✓ Provides confidential counseling & advisory services from a network of experienced counselors, psychologists, social workers & specialists.



LIFE INSURANCE

- ✓ \$50,000 payable in the event of death from natural causes;
- ✓ Additional \$50,000 if death is a result of an accident;
- ✓ OPTIONAL: Life & Critical Illness coverage available up to \$1,000,000.

Our plans also include the **tax-efficient Cost-Plus feature** which allows for all non-reimbursed Health & Dental Expenses to be paid as a business expense. Premiums qualify as a **100% business deduction** according to CRA guidelines.



Contact us for more information today!

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