

Introducing

A comprehensive Employee Benefit Package designed specifically for the Self-Employed and Employers with one to five employees.

Benefit plan is administered by RWAM INSURANCE ADMINISTRATORS INC. and is available through OMG Benefits Consulting Inc. as part of the Owens MacFayden Group.

Life Insurance, Dependent Life, Extended Health Care and Dental Benefits are underwritten and insured by La Capitale. Accidental Death & Dismemberment and Critical Illness are insured by Chubb Life Insurance Company of Canada. Allianz Global Assistance provides the Out-of-Province/Country Benefit. WorldCare provides Second Opinion Consult Services.

Eligibility Requirements

All Benefits as described in the Summary of Benefits are mandatory, except Dental.

All benefits terminate at age 70 or retirement, whichever comes first. Critical Illness terminates at age 65.

Eligible members with 2 or more employees are guaranteed coverage under the plan. One person members are required to complete a medical questionnaire for approval of plan coverage.

The group must either be a legally incorporated company, sole proprietorship or partnership, with true employer/employee relationships.

The group must be in business for a minimum of one year.

All employees and their dependents must be insured under their Provincial Health Insurance Plan.

Pre-Authorized Debit is mandatory.

All full-time employees (min. 24 hrs per week) must be enrolled on the plan.



contact us



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Employee Benefit Package

A comprehensive benefit package designed specifically for members of the Farmers' Markets of Nova Scotia



Summary of Benefits

Life Insurance

The life insurance benefit will be paid to the employee's appointed beneficiary upon the death of the employee.

All Eligible Employees: \$25,000 benefit
Benefit will reduce by 50% at age 65 and terminate at age 70 or retirement, whichever comes first.

Dependent Life Insurance

The following amount of benefit will be paid to the employee upon the death of his/her eligible dependent, with coverage commencing at birth:

Spouse \$5,000 Child \$2,500

Accidental Death & Dismemberment

This benefit provides a lump sum cash payment equal to twice the life insurance benefit should the employee suffer an accidental death, 24 hours a day, on or off the job. Partial payment may be paid for dismemberment or dysfunction (percentage of the full benefit). Rehabilitation, repatriation, spousal retraining and child's education benefits are also included.

Out-of-Province/Country

(included with Extended Health Care Coverage)

If the employee or an eligible dependent becomes ill or injured while travelling, emergency hospital and medical expenses will be paid at 100%, in excess of the amount paid by the Provincial Health Insurance Plan.

Subject to a \$5,000,000.00 max. and does not include referral coverage.

Eligible benefits are limited to a 60 days per trip max., commencing with the date of departure from your province of residence.

Extended Health Care

The following expenses are covered* with no deductibles:

Benefit	Co-Ins.	Maximum
Paydirect Prescription Drugs - Mandatory Generic	80%	\$2,500 /yr./person \$8 dispensing fee cap
Private Duty Nursing	80%	\$10,000 /lifetime
Paramedical Practitioners Osteopath, Naturopath, Podiatrist, Chiropractor, Chiropractor, Psychologist, Physiotherapist, Acupuncturist Speech and/or Massage Therapist	80%	\$400 /yr./practitioner
Eye Examination	80%	1 exam /24 mths. \$75/max.
Orthopedic Shoes/Orthotics	80%	\$250 /yr.
Hearing Aids	80%	\$400 /5 yrs.
Cardiac Rehabilitation	80%	\$500 /yr.
Prosthetics	80%	\$10,000 /lifetime
Medical Supplies	80%	unlimited
Emergency Ambulance	80%	unlimited
Accidental Dental	80%	\$2,000 /lifetime
Second Opinion Consult Services	100%	
Anti-Smoking, Fertility Drugs & Treatments	excluded	
Semi-Private Hospital	excluded	

*All coverage subject to terms and conditions of the insurance policy.

Critical Illness

This benefit provides \$3,000* lump sum cash payments for eighteen critical medical conditions. Eligible dependent children are covered at 50%.

Heart Attack	Stroke	Carcinoma in Situ
Invasive Cancer	Alzheimer's Disease	Multiple Sclerosis
Parkinson's Disease	Paralysis	Deafness
Benign Brain Tumour	Aortic Surgery	Blindness
Coma	Severe Burns	Loss of Speech

Coronary Artery Bypass Surgery
Major Organ Failure (Transplant or Waiting List)

* 100% coverage for all conditions except Carcinoma in Situ (20%)

Dental Care (Optional)

This plan will pay 80% of basic covered expenses with no annual deductibles. Benefit payment is based on the current provincial fee schedule to a maximum of \$1,000 per calendar year per insured.

Covered expenses:

- oral examinations, cleaning and polishing of teeth, but not more than once every nine months
- fluoride applications
- x-rays
- fillings
- space maintainers
- extractions
- anaesthesia
- endodontics (root canal therapy)
- periodontics (treatment of soft tissue (gums) and bone supporting the teeth)
- repairs or relining and rebasing of dentures

Survivor Benefit

(Included at no additional cost)

If the insured dies, their Extended Health Care and Dental coverage will continue without premium payment for six months for all eligible dependents.

RATES

2019/2020

Mandatory Benefits

- All benefits except Dental are Mandatory

SINGLE Monthly	\$ 93.16
FAMILY Monthly	\$190.61

Dental - Optional

SINGLE Monthly	\$ 40.05
FAMILY Monthly	\$101.95

*All coverage subject to terms and conditions of the insurance policy.
Rates renew annually on January 1st.



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