

CSAE GROUP INSURANCE QUOTATION

The cost of your CSAE group insurance program depends on the type of benefits selected, and the age, classification and family status of each employee. Contact Morneau Shepell for a quotation.

BY PHONE

Call Morneau toll free:
1-866-307-1404

Please complete the following form, and provide this information to the Morneau consultant on the phone.

BY FAX

Please complete the following form and fax a copy to:
(416) 445-7989

BY MAIL

Please complete the following form and mail a copy to:
**Morneau Shepell
895 Don Mills Road, Suite 700
One Morneau Sobeco Centre
Toronto, ON M3C 1W3**

Please provide information about yourself and all eligible staff to be insured.

Company Name _____

Full Address _____

City & Province _____ Postal Code _____

Your Name _____ Title _____ = _____

Phone # _____ Fax # _____

Name of Association _____ e-mail: _____

Please provide information about yourself and all eligible staff to be insured.

	Name	Date of Birth (yy/mm)	Smoker or Non-smoker (S,N) *	Gender (M,F)	Single or Family (S,C,F)	Title/Position	Annual Salary
1.	_____	_____	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____	_____	_____
4.	_____	_____	_____	_____	_____	_____	_____

(If you have more than 4 employees, please advise us)

* A non-smoker discount is available for employees who have not smoked/used tobacco products in the past 12 months.

Do you already have a group insurance plan? Yes No

Group insurance quotations are normally sent within 48-hours of receipt of the above information. You will receive a full description of the program, and all material needed to join. We look forward to the opportunity to be of service.



CANADIAN SOCIETY OF ASSOCIATION EXECUTIVES
SOCIÉTÉ CANADIENNE DES DIRECTEURS D'ASSOCIATION

GROUP BENEFITS PROGRAM

CANADIAN SOCIETY OF ASSOCIATION EXECUTIVES

The success of any organization depends largely on the quality of its staff. Smaller employers find it difficult to compete for good staff because these individuals often prefer the security and benefits offered by larger employers.

As governments continue to cut spending in the area of health care, it is more important than ever for Canadians to have group insurance protection. To compound the problem, insurance companies are either unwilling to provide a group benefits package to smaller employers, or only offer "small employer" packages that are too restrictive to be of real value.

... our benefit plan offers flexible options and low cost through combined volume purchasing...

As a member service, the CSAE offers a group benefits package. This provides the combined volume purchasing power of our membership, and thus provides significant savings.

In addition, the CSAE program offers a wide selection of benefits that would not otherwise be available to our members. Whether your employee is a young single individual or has a mature family, the CSAE program has the flexibility to meet any specific needs.

The group insurance program is underwritten by Industrial Alliance for Life, Long Term Disability and Weekly Indemnity, AXA for Accidental Death & Dismemberment and Green Shield Canada for Extended Health and Dental benefits. An EAP program provided by Shepell-fgi is also included as part of the Extended Health benefit.

To assist in the ongoing success of the program, Morneau Shepell, a leading firm in employee benefits consulting, has been retained. They are available to answer any questions you may have by calling **1-866-307-1404**.

We hope you will be able to take advantage of the benefits program right away, or will add it to your budget for the upcoming year.

HOW IT WORKS

The group benefits plan is designed on a building-block approach. Each employer can choose the plan which is best suited to the needs of its staff. Options are:

Plan 1 includes Life insurance, Accidental Death & Dismemberment insurance and Long Term Disability insurance.

Plan 2 includes everything in Plan 1 **plus** Extended Health Care benefits.

Plan 3 includes everything in Plan 2 **plus** Dental Care benefits.

Plan 4 includes everything in Plan 3 **plus** Short Term Disability insurance.

Costs vary depending on age, salary, and family status of employees, with a discount for non-smokers. To obtain a quotation for your group, please refer to the back page of this brochure.

			Short Term Disability
		Dental Benefits	Dental Benefits
	Health Benefits	Health Benefits	Health Benefits
Long Term Disability	Long Term Disability	Long Term Disability	Long Term Disability
AD&D Insurance	AD&D Insurance	AD&D Insurance	AD&D Insurance
Life Insurance	Life Insurance	Life Insurance	Life Insurance
Plan 1	Plan 2	Plan 3	Plan 4



BENEFIT SUMMARY

BASIC LIFE INSURANCE

- Pays 200% of annual salary in the event of death, to a maximum benefit of \$200,000

BASIC ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

- Pays an additional 200% of annual salary, to a maximum benefit of \$200,000
- Covers both occupational and non-occupational accidents
- Pays a portion of the death benefit for dismemberment or paralysis due to an accident

OPTIONAL LIFE AND AD&D INSURANCE

- Basic insurance can be increased in units of \$25,000 to a maximum additional benefit of \$250,000
- Can be purchased for the employee, spouse, or both. Premiums are paid through payroll deduction

LONG TERM DISABILITY INSURANCE

- Pays 66.7% of monthly salary to a maximum benefit of \$5,000 per month
- Benefits start on the 120th day of continuous disability and continue to age 65
- Payments offset by workers' compensation and disability benefits under CPP or QPP

EXTENDED HEALTH BENEFITS *(included in plans 2, 3 & 4 only)*

- There is no deductible for this benefit
- Unlimited overall maximum for all health benefits (other than out-of-country expenses)
- Each employee can choose **single** or **family** coverage or **waive** coverage if there is comparable coverage under a spouse's plan

Medical Services and Supplies

- 100% coverage for services of paramedical practitioners, up to \$500 per practitioner per calendar year
- 100% coverage for hearing aids, up to \$500 per lifetime per person
- 100% coverage for eye glasses or contact lenses, up to \$100 every 24 months

Deferred Payment Drug Coverage

- 80% coverage for prescription drugs, including oral contraceptives

Hospital Accommodation

- 100% coverage for semi-private hospital accommodation in Canada

Out-of-Country Coverage

- 100% coverage for emergency out-of-country medical costs, up to a calendar year maximum of \$1,000,000

Employee Assistance Program (EAP)

- Access to qualified professionals that provide counseling and resources for support when individuals have personal family or work-related concerns

DENTAL BENEFITS *(included in plans 3 & 4 only)*

- All dental benefits are limited to a combined maximum of \$1,250 per covered person per calendar year
- Benefits based on the current Provincial dental association fee guide and there is no deductible
- Each employee can choose **single** or **family** coverage, or can **waive** this coverage if there is comparable coverage under a spouse's plan

Dental Services Include:

- 100% coverage for basic dental services such as check-ups, x-rays, fillings and basic dental surgery
- 100% coverage for comprehensive basic services such as endodontic and periodontic services
- 50% coverage for major restorative services, including dentures, denture repairs, crowns, and bridgework

WEEKLY INDEMNITY INSURANCE

- Benefit amount is 66.67% of weekly earnings to a maximum benefit equal to the current EI maximum
- Benefits start on the 15th day of continuous disability and continues for up to 15 weeks
- Payments are offset by workers' compensation, EI, and CPP or QPP

NOTE: This summary is intended to provide a brief description of the benefits available under the association group insurance program. This material does not create or confer any rights. The exact terms and conditions of your benefits are outlined in the applicable group benefit booklet.

IMPLEMENTING A BENEFITS PROGRAM

The program is available to all members of the CSAE. There is no minimum size: any member with one or more eligible employees may join the program. To establish a plan, the employer needs to answer four questions:

Which of the four plans (Plan 1, 2, 3 or 4) to provide to its staff? Plan 3 is the most common choice, with Plan 2 being offered to staff in smaller association head offices.

Whether to pay premiums quarterly in advance, or by monthly pre-authorized cheques? Most organizations find it is easier to budget for a monthly cost.

Whether to pay the entire cost of the plan, or share part of the cost with employees? Most employers pay the entire cost of benefits for their staff. If costs are shared, employees are often asked to pay the entire cost of their long term disability coverage or half of the cost of their health and dental benefits, and the employer pays the rest of the cost.

When should the benefit plan take effect? Most employers make coverage effective on the 1st of the month following approval by the Board of Directors. All eligible employees are automatically insured as of that date if they are approved medically.

ELIGIBILITY FOR BENEFITS

Employees are eligible for benefits if they are under age 65, work at least 15 hours per week and have been actively employed for 90 consecutive days. Eligible dependents include the employee's spouse (legally married or common-law) and children up to age 21, or age 25 if a full-time student.

All eligible employees must apply for coverage by completing an "Employee Application for Group Insurance Form".

Health and dental limitations are outlined in the benefit summary on the previous page. The plan does not cover disability claims which occur during the first 12 months, if these are due to a pre-existing condition. A "pre-existing condition" is defined as any medical condition for which the employee was treated or took medication in the six months before coverage took effect.

Follow these steps to apply for coverage under the CSAE group insurance program:

- Step 1** Complete the "CSAE Group Insurance Quotation" form on the back page of this brochure.
- Step 2** You will receive a group insurance quotation from Morneau Shepell and all material required to apply.
- Step 3** The employer completes a one page "Application for Group Coverage" form to select a plan design for the group.
- Step 4** Each employee completes a one page "Employee Application for Group Insurance" form to select the level of coverage required, and an "Evidence of Insurability" form.
- Step 5** Send all completed application forms to Morneau Shepell, 895 Don Mills Road, Suite 700, One Morneau Sobeco Centre, Toronto, ON M3C 1W3. Please keep a copy of all application forms for your files. No binder cheque is required.

All insurance is subject to medical underwriting by the insurer, and does not take effect until you are notified of approval. Within two weeks of approval, you will receive a letter confirming coverage, a claims kit and your first premium billing. You can start submitting claims immediately upon approval.