

Request for Quotation Form



Company Name: _____ Contact Name: _____
Email: _____ Phone: _____
Address: _____ City: _____ Province: _____
Postal Code: _____

Name of the Association that you are a member of:

Yes No Do you currently have group employee benefits in place?

If yes, please provide the following documents for a fair comparison quote to your current plan design, ensuring you get the same coverage at a minimum.

Schedule of Benefits Employee Handout booklet (policy)
Current billing Experience, over the last 3 years

Overview of the Program

Mandatory Coverage Group Life, AD&D, Dept. Life and Extended Health Care are required for the base platform of the HortProtect program.

Annual Renewal August 1st, rates are subject to change (+ / -)

Plan Design Options Select the level of coverage you would like to be included in the quotation. For Groups larger than 10 employees, further customization options are available. Please speak with your regional advisor.

Classifications Options: Class A - Proprietors, Officers & Supervisory Staff
Class B - All other employees

Mandatory Coverage

1. Group Life Insurance

- 2 x annual earnings up to a maximum of \$850,000 - **Class A only**
(Evidence of insurability required for amounts in excess of \$600,000)
- 1 x annual earnings
- Flat \$10,000 Flat \$25,000 Flat \$50,000

2. Accidental Death & Dismemberment

- 4 x annual earnings - **Class A only**
- 2 x annual earnings
- 1 x annual earnings
- Flat \$10,000 Flat \$25,000 Flat \$50,000

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3. Dependent Group Life

Spousal benefit: \$10,000 \$5,000

Children benefit: \$5,000 \$2,500

4. Extended Health Care

Yearly Deductible: \$25 single coverage /\$50 family coverage (does not apply to prescription drugs)

Out of country coverage

Co-insurance: 100% for major medical

Hospital: Semi-private room

Paramedical Coverage: \$500 per insured, per practitioner, per calendar year

Prescription Generic Drug Plan Co-Insurance

80% coverage 90% coverage 100% coverage

Optional Coverage

1. Basic Dental Care, yearly deductible: \$25 per employee and all covered dependents

80% coverage 90% coverage 100% coverage

50% coverage – **Major dental services** (available in select provinces)

50% coverage – **Orthodontics services** (available in select provinces)

2. Vision Care, Pays 100% of lenses, frames or laser eye surgery to a maximum of:

\$200, every 24 months (every 12 months dependents under 18)

\$100, every 24 months (every 12 months dependents under 18)

3. Short Term Disability

Coverage 66 2/3% of weekly earnings, after zero days for accidental disability or after seven days of sickness.

Benefit period: 17 weeks. Maximum: \$750.00 per week.

4. Long Term Disability (Employee Paid Benefits, benefit period: to age 65)

Own Occupation Definition for: Proprietors, Officers & Supervisory Staff: 3 years

All other employees: 2 years

Monthly Benefit: 70% of earnings to a maximum of \$13,000

10,000 NEL

119 days 90 days Elimination Period

5. Employee Assistance Program

Provides professional assistance for a wide variety of personal, family and work-related issues

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Employee Census - Required for quotation

*Spousal exemption for Extended Health Care and Dental if covered under another plan.

**Occupation: A - Proprietors, Officers & Supervisors, B - All Other Employees

Employee Name	Gender	Marital Status (S)ingle (F)amily *	Date of Birth			Annual Earnings	** Occupation Class	
			D	M	Y		A	B

HortProtect CNLA program is underwritten by:
 Manulife Financial, CHUBB, Fenchurch General Insurance Company

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