

Taking Care of Your Health & Wellness Just Got Easier

Introducing

GroupBenefitz Gig™

Innovative Choice for Individuals & Their Families



THE **VOICE** OF
THE **CRIMINAL**
DEFENCE BAR

CLA Health & Dental Plan Advantages:

- Guaranteed Acceptance. No medical exam required.
- Flexible 'big company' options.
- Affordable rates that don't change with age (some exceptions apply).
- Monthly fees paid by business credit card with pre-tax dollars.
- Fast, paperless sign up with click and buy processing.

GroupBenefitz™ Classic

Features:

- Traditional insurance with day-to-day coverage: drug, dental, vision and professional services.
- Gold package includes braces and executive style coverage; upgrade available after year one.

Ideal for:

- Those wanting to offset healthcare maintenance costs.
- Various levels allow for desired coverage.

| | GroupBenefitz Classic | Copper | Bronze | Silver | Gold <small>*Available in year 2 only</small> |
|---------------|--|--|--|---|--|
| Health | Prescription Drugs (Pay Direct Drug Card) | 80% coverage up to \$5,000 per family member per year 90% at PocketPills Pharmacy | 80% coverage up to \$5,000 per family member per year 90% at PocketPills Pharmacy | 90% coverage up to \$5,000 per family member per year 100% at PocketPills Pharmacy | 100% coverage up to \$5,000 per family member per year |
| | Professional Services (Chiropractor, Chiroprapist or Podiatrist, Registered Massage Therapist, Naturopath, Osteopath, Physiotherapist, Psychologist, Speech Therapist, Acupuncturist) | Not Included | Not Included | 90% coverage up to \$300 per practitioner category, per family member per year <small>Reasonable limits as per the insurer apply</small> | 100% coverage up to \$500 per practitioner category, per family member per year |
| | Vision | Not Included | Not Included | 100% coverage up to \$200 every 24 months, per family member per year | 100% coverage up to \$200 every 24 months, per family member per year |
| | Semi-Private Hospital Room | 50% coverage up to 7 days per stay | 50% coverage up to 7 days per stay | 100% coverage up to 14 days per stay | 100% coverage up to 14 days per stay |
| Dental | Basic Services (checkups, x-rays, fillings, oral surgery, endodontics/periodontics, 8 units of scaling) | Not Included | 80% coverage up to \$1,000 per family member per year | 90% coverage up to \$1,500 per family member per year | 100% coverage up to \$1,500 per family member per year (Basic/Major maximum combined) |
| | Major Services (crowns, bridges, dentures) | Not Included | Not Included | Not Included | 50% coverage up to \$1,500 per family member per year (Basic/Major maximum combined) |
| | Orthodontics (braces for children 18 years of age and under) | Not Included | Not Included | Not Included | 50% coverage up to \$1,500 per child per lifetime |
| | Frequency of Check-Ups | Not Included | Every 9 months | Every 6 months | Every 6 months |

Included in all tiers:

Travel

60 Day Out-of-Province/Country Coverage
100% up to \$5,000,000
(Emergency Medical Services for unforeseen accidents and illnesses)

Medical

Supplies & Equipment
Included up to plan maximums and coinsurance as outlined in the plan booklet and/or reasonable & customary limits as per the insurer

Plan Termination Age: 70 or earlier retirement

| GroupBenefitz Classic | Copper | Bronze | Silver | Gold <small>*Available in year 2 only</small> |
|---|---------------|---------------|---------------|---|
| Alberta/Nunavut/Yukon/NWT | | | | |
| Single | \$61.57 | \$97.40 | \$123.35 | \$158.70 |
| Couple | \$123.14 | \$194.80 | \$246.75 | \$317.40 |
| Family | \$141.89 | \$248.81 | \$324.32 | \$415.32 |
| Atlantic Provinces | | | | |
| Single | \$76.66 | \$121.79 | \$154.46 | \$198.96 |
| Couple | \$153.34 | \$243.56 | \$308.97 | \$397.91 |
| Family | \$176.96 | \$311.56 | \$406.63 | \$521.21 |
| British Columbia/Manitoba/Saskatchewan | | | | |
| Single | \$55.24 | \$87.18 | \$110.33 | \$141.85 |
| Couple | \$110.54 | \$174.39 | \$220.70 | \$283.70 |
| Family | \$127.21 | \$222.54 | \$289.87 | \$371.00 |
| Ontario | | | | |
| Single | \$71.49 | \$113.42 | \$143.80 | \$185.16 |
| Couple | \$143.00 | \$226.86 | \$287.65 | \$370.34 |
| Family | \$164.94 | \$290.05 | \$378.43 | \$484.93 |

Fine Print - Eligibility

- The group must either be a legally incorporated company, sole proprietorship, or partnership, with true employer/employee relationships
- All participating members must have valid Provincial Health Insurance coverage
- All members must be working a minimum 20 hours per week to remain eligible
- Gold level of coverage only available after being enrolled in Silver for more than 12 months
- Aside from an upgrade to Gold, plan changes can occur once every year on December 1 where members can move up or down one level

Fine Print - Premiums

- Premiums shown above are monthly
- Credit card and PAD payment options available
- Stated premiums do not include applicable Provincial Sales Taxes
- Premium rates change December 1st each year

These summaries are time sensitive and subject to change. For specific details, refer to your plan booklet.

GroupBenefitz™ All-In

Features:

- Enterprise level wellness; extended mental health services.
- Access to life-saving medication.

Ideal for:

- Individuals wanting expanded mental health support and professional services.
- Those wanting to prepare for the uncertainties of life.

| GroupBenefitz All-In | | Bronze | Silver | Gold |
|--|---|---|---|--|
| Health & Wellness | Prescription Drugs (Pay Direct Drug Card) | 80% coverage up to \$2,500 per family member per year 90% at PocketPills Pharmacy | 80% coverage up to \$5,000 per family member per year 90% at PocketPills Pharmacy | 90% coverage up to \$5,000 per family member per year 100% at PocketPills Pharmacy |
| | GroupBenefitz High-Cost Drugs | Catastrophic drug coverage from \$5,000 up to \$1,000,000 per family member per year \$50,000 of biologic drugs limited to lowest cost biosimilar | | |
| | GroupBenefitz Complete Wellness | Ongoing mental health counselling, telemedicine, fitness and nutrition plans, legal advice, and much more! | | |
| | Professional Services Acupuncturist, Audiologist, Chiropracist, Chiropractor, Clinical Counsellor, Dietician, Homeopath, Kinesiologist, Marriage and Family Therapist, Massage Therapist, Naturopath, Occupational Therapist, Ortho therapist, Osteopath, Physiotherapist, Podiatrist, Psychoanalyst, Psychologist, Psychotherapist, Social Worker, Speech Therapist | 80% coverage up to \$300 per practitioner category, per family member per year, up to \$900 per family combined Reasonable limits as per the insurer apply | 80% coverage up to \$500 per practitioner category, per family member per year, up to \$1,500 per family combined Reasonable limits as per the insurer apply | 100% coverage up to \$750 per practitioner category, per family member per year, up to \$2,000 per family combined Reasonable limits as per the insurer apply |
| | Vision | Not Included | 100% coverage up to \$200 every 24 months, per family member per year | |
| | Semi-Private Hospital Room | 100% coverage up to 7 days per stay | 100% coverage up to 14 days per stay | 100% coverage up to 14 days per stay |
| Dental | Basic Services (checkups, x-rays, fillings, oral surgery, endodontics/periodontics, 8 units of scaling) | 80% coverage up to \$750 per family member per year | 80% coverage up to \$1,500 per family member per year | 100% coverage up to \$1,500 per family member per year |
| | Major Services and Orthodontics (crowns, bridges, dentures, braces) | Not Included | Not Included | Not Included |
| | Frequency of Check-Ups | Every 9 months | Every 6 months | Every 6 months |
| Included in all tiers: | | | | |
| Travel 90 Day Out-of-Province/Country Coverage 100% up to \$5,000,000 (Emergency Medical Services for unforeseen accidents and illnesses) | | Medical Supplies & Equipment Included up to plan maximums and coinsurance as outlined in the plan booklet and/or reasonable & customary limits as per the insurer | | Medical Cannabis \$1,500 per family member per year for approved treatments |

Plan Termination Age: 75 or earlier retirement

| GroupBenefitz All-In | Bronze | Silver | Gold |
|---|----------|----------|----------|
| Ontario/Alberta/Nunavut/Yukon/NWT/Atlantic Provinces | | | |
| Single | \$159.93 | \$173.52 | \$209.76 |
| Couple | \$299.86 | \$327.04 | \$399.51 |
| Family | \$367.29 | \$411.75 | \$509.34 |
| British Columbia/Manitoba/Saskatchewan | | | |
| Single | \$131.54 | \$143.62 | \$173.05 |
| Couple | \$243.08 | \$267.24 | \$326.10 |
| Family | \$299.14 | \$344.89 | \$418.76 |

Fine Print - Eligibility

- The group must either be a legally incorporated company, sole proprietorship, or partnership, with true employer/employee relationships
- All participating members must have valid Provincial Health Insurance coverage
- All members must be working a minimum 20 hours per week to remain eligible
- Plan changes can occur once every year on June 1 where members can move up or down one level
- Gold plans are available on day 1 of plan purchase

Fine Print - Premiums

- Premiums shown above are monthly
- Credit card and PAD payment options available
- Stated premiums do not include applicable Provincial Sales Taxes
- Premium rates change June 1st each year

These summaries are time sensitive and subject to change. For specific details, refer to your plan booklet.





Health and Dental Plan Options for **Criminal Lawyers Association members** & their employees

In addition to the 2 Health and Dental Plans (Classic & All-In) described in this brochure, other options include:

- Catastrophic (High Cost) Drugs
- Employee Assistance / Mental Health / Wellness Plans
- Executive Health Options
- Accident & Serious Illness options

If you have more than 3 employees to enroll, or if you have specific questions about benefits, feel free to contact:

Heather Freed, CFP®, CLU, CHS
Group Benefits Advisor
Life and Health Insurance Advisor
Cell: 416-806-5478
Email: heather@freed.ca

Harris Pleet, CLU, CHS
Life and Health Insurance Advisor
Mutual Fund Representative*
Cell: 647-226-1036
Email: harris.pleet@dfsinc.ca

To register for a plan, Log-in here:



To check out more options:

