

**PLEASE NOTE:**

*The information provided is a summary of the policy. In the event of a discrepancy between the policy document and this information, the wording in the policy document will apply.*

*All premiums are subject to the 8% Ontario Retail Sales Tax.*

Group Insurance Benefit Plan  
Underwritten by

**WAWANESA LIFE**

**CHRISTIAN AND MISSIONARY  
ALLIANCE IN CANADA**



**ELIGIBLE EMPLOYEES**

This plan is available to all credential holders and employees of the Christian and Missionary Alliance of the Eastern Canadian District provided they work at least 20 hours per week on a permanent basis.

Credential holders and employees who work at least 30 hours per week on a permanent basis are eligible for long term disability coverage.

**ELIGIBLE DEPENDENTS**

The spouse and dependent children up to age 22 or to age 25 provided they are in full-time attendance in college/university are eligible dependents.

**SERVICED BY  
JOHN B. DEACON, FLMI, CEBS**

THE DEACON GROUP  
6 ADELAIDE STREET EAST, SUITE 420  
TORONTO, ONTARIO M5C 1H6

T. 416.367.0117 EXT 227  
E. john@deaconinsurance.ca



**THE DEACON GROUP**

**EASTERN CANADIAN DISTRICT**

RATES EFFECTIVE  
MARCH 1, 2010 TO FEBRUARY 28, 2011



## LIFE INSURANCE

Coverage: 2x annual earnings  
Maximum: \$200,000  
Reduces: 1x annual earnings at age 65  
Terminates: Age 70  
Cost: Determined by annual earnings

Life insurance is paid in the event of the plan member's death on a tax free basis.

## OPTIONAL LIFE

Optional life coverage is available to plan members and their spouses in units of \$10,000.

Rates per \$10,000 of insurance for non-smokers are listed below. Higher rates apply for those who smoke.

Age	Male	Female
< 34	\$0.63	\$0.53
35 - 39	\$0.84	\$0.63
40 - 44	\$1.37	\$0.95
45 - 49	\$2.10	\$1.47
50 - 54	\$3.36	\$2.31
55 - 59	\$5.15	\$3.78
60 - 69	\$8.40	\$5.57

## ACCIDENTAL DEATH & DISMEMBERMENT

Coverage: 2x annual earnings  
Maximum: \$200,000  
Reduces: 1x annual earnings at age 65  
Terminates: Age 70  
Cost: Determined by annual earnings

Accidental death is paid in the event of an accidental death of a plan member.

An amount may also be paid in the event of dismemberment.

\*\*New 1% Coma Benefit:  
- please see full guide for details.

## LONG TERM DISABILITY

Coverage: 60% of monthly earnings  
Maximum: \$5,500 per month  
Terminates: Age 65  
Waiting Period: 119 days after the date of disability  
Cost: Determined by monthly earnings

Long term disability offers financial assistance to an employee should the employee become disabled while employed with the C&MA.

Benefits are paid as a result of a disability of sickness or injury and is 24 hour coverage.

\*\*New Critical Illness insurance - \$5,000.

- see full guide for details

## HEALTHCARE EXPENSES

Reimbursement: 90% of eligible expenses  
Annual Deductible: \$10 Single/\$25 Family  
Terminates: Age 70  
Cost: \$53.97 - Single coverage  
\$152.86 - Family coverage

Coverage: Eligible healthcare expenses including:

- paramedical practitioners to an annual maximum of \$500 per insured including:
  - acupuncturists
  - chiropractors
  - masseurs
  - naturopaths
  - physiotherapists
  - osteopaths
- clinical psychologist to \$500 annual maximum
- speech therapists to \$500 annual maximum
- orthotics \$150 every year
- semi-private hospital coverage
- vision care \$200 every 24 months
- eye exams \$50 every 24 months
- hearing aids \$500 every 4 years
- out of country coverage and travel assistance
- certain medical supplies e.g. sleep apnea machines, tens machines, glucometer with doctors recommendation and subject to approval

## PRESCRIPTION DRUGS

Reimbursement: 90% of eligible expenses  
Deductible: Included in health deductible  
Terminates: Age 70  
Cost: Included in healthcare cost

Coverage: Eligible drugs legally requiring a prescription and includes certain supplies (e.g. diabetic supplies), certain life sustaining drugs, preventative vaccines.

Some limitations to drugs include certain lifestyle drugs, e.g. Viagra, smoking cessation.

## DENTAL CARE

Reimbursement: 90% - basic expenses  
50% - major restorative  
50% - orthodontia  
Deductible: Nil  
Annual maximum: \$1,500 - combined basic and major restorative  
Lifetime maximum: \$1,500 for orthodontia  
Fee Guide: Current General Practitioner  
Terminates: Age 70  
Cost: \$48.48 - Single coverage  
\$133.69 - Family coverage

Coverage: Eligible dental expenses including:

- examinations (recall exam every 6 months)
- consultations
- cleanings
- fluoride treatments
- x-rays
- fillings
- extractions
- root canal work
- treatment of gums
- denture maintenance
- major restorative services including bridgework, crowns and inlays
- orthodontic coverage for eligible dependent children