

# Group Insurance – Manulife Plan Design


## Highlights:

	Full-Time	Managers
Life Insurance, AD&D	\$50,000	2 times earnings
Dependent Life	\$20,000 for spouse and \$10,000 for children	
LTD	75% of monthly earning (taxable benefit)	
Critical Illness	23 conditions covered	
Paramedicals	\$500/person combined	
Psychologist/MSW	\$1,000/person	
Prescription Drugs	80%, direct bill, mandatory generic	
Eye Exams	Every 24 months	



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	Full-Time	Managers
Travel Insurance	Out of Country for 90 days	
Employee Assistance	Homewood Health	
Dental Insurance	Basic Services – 80%	
	Major Services – 50%	
Combined max	 <b>\$1,500</b>	<b>\$2,000</b>
Recall exams	9 months	
Orthodontics – lifetime amounts	<b>50% to \$1,500</b>	<b>50% to \$2,000</b>
Health Care Spending Account	Based on years of service - \$250/\$500/\$750	



# Group Insurance – Estimated Premiums

## Plan A ~ Full-time Employees:

	Single	Family
Based on working 38 hours/week		
\$12.65/hour	\$29.00/pay	\$57.15/pay
\$15.00/hour	\$30.25/pay	\$58.40/pay
\$17.00/hour	\$31.30/pay	\$59.30/pay
\$24.00/hour	\$35.00/pay	\$63.15/pay

# Group Insurance – Estimated Premiums

## Plan B ~ Managers & Corporate Office Employees:

	Single	Family
\$25.00/hour	\$29.00/pay	\$57.15/pay
\$50,000/annum	\$38.20/pay	\$66.50/pay
\$75,000/annum	\$47.00/pay	\$75.25/pay
\$100,000/annum	\$57.70/pay	\$84.25/pay