

# West GUARD

## plan options

Basic Life	Option 1	Option 2	Option 3			
Benefit Amount	\$25,000	1 times annual earnings	2 times annual earnings			
Maximum	\$25,000	\$100,000	\$100,000			
Non-Evidence Limit						
Firms with 1-4 lives	\$0	This option not available	This option not available			
Firms with 5-9 lives	\$25,000	\$54,000	\$54,000			
Firms with 10-19 lives	\$25,000	\$54,000	\$54,000			
Firms with 20 or more lives	\$25,000	\$100,000	\$100,000			
Grandfathering						
Firms with 1-4 lives	None	This option not available	This option not available			
Firms with 5-9 lives	\$25,000	\$75,000	\$75,000			
Firms with 10-19 lives	\$25,000	\$100,000	\$100,000			
Firms with 20 or more lives	\$25,000	\$100,000	\$100,000			
Reduction	50% at age 65	50% at age 65	50% at age 65			
Termination	Age 70	Age 70	Age 70			
Dependant Life	All Options					
Spouse	\$5,000					
Child	\$2,500					
Termination	Age 70					
Accidental Death & Dismemberment	All Options					
Basic Amount	AD&D Amount equals the Basic Life Amount					
Reduction	50% at age 65					
Termination	Age 70					
Extended Health Care	Bronze	Silver	Silver Plus	Gold		
			Minimum Participation: 5 Lives	Minimum Participation: 5 Lives		
Deductible	Nil	Nil	Nil	Nil		
Hospital Semi-Private	100%	100%	100%	100%		
Pay Direct Drug Card	Yes	Yes	Yes	Yes		
Drugs (Generic Substitution)	70%	80%	80%	100%		
Drug Deductible	Nil	Nil	Nil	Nil		
Dispensing Fee Cap	\$6 per prescription	\$6 per prescription	\$6 per prescription	\$6 per prescription		
Drug Maximum	\$2,000/cal. year	Unlimited	Unlimited	Unlimited		
Professional Services	80%	80%	100%	100%		
Chiropractor	\$350/cal. year	\$350/cal. year	\$500/cal. year	\$500/cal. year		
Osteopath	\$350/cal. year	\$350/cal. year	\$500/cal. year	\$500/cal. year		
Podiatrist	\$350/cal. year	\$350/cal. year	\$500/cal. year	\$500/cal. year		
Massage Therapist	N/A	\$350/cal. year	\$500/cal. year	\$500/cal. year		
Naturopath	\$350/cal. year	\$350/cal. year	\$500/cal. year	\$500/cal. year		
Speech Therapist	\$350/cal. year	\$350/cal. year	\$500/cal. year	\$500/cal. year		
Physiotherapy	\$350/cal. year	\$350/cal. year	\$500/cal. year	\$500/cal. year		
Psychologist	\$350/cal. year	\$350/cal. year	\$500/cal. year	\$500/cal. year		
Supplies & Services	80%	80%	100%	100%		
Private Duty Nursing	\$10,000/cal. year	\$10,000/cal. year	\$10,000/cal. year	\$10,000/cal. year		
Orthopedic Shoes	\$150/cal. year	\$150/cal. year	\$150/cal. year	\$150/cal. year		
Orthotics	\$400/3 cal. years	\$400/3 cal. years	\$400/3 cal. years	\$400/3 cal. years		
Hearing Aids	\$500/5 cal. years	\$500/5 cal. years	\$500/5 cal. years	\$500/5 cal. years		
Ambulance	100%	100%	100%	100%		
Travel Health Referral	100%	100%	100%	100%		
Travel Health Referral Maximum	\$50,000/cal. year	\$50,000/cal. year	\$50,000/cal. year	\$50,000/cal. year		
Travel Health Emergency	100%	100%	100%	100%		
Travel Health Emergency Maximum	\$5,000,000/cal. year	\$5,000,000/cal. year	\$5,000,000/cal. year	\$5,000,000/cal. year		
Maximum Trip Duration	90 Days	90 Days	90 Days	90 Days		
Termination	Age 70	Age 70	Age 70	Age 70		
Dental Care	Bronze 80	Bronze 100	Silver	Silver Plus	Gold	Gold No Ortho
				Minimum Participation: 5 Lives	Min. Participation: 5 Lives	Min. Participation: 5 Lives
Deductible	Nil	Nil	Nil	Nil	Nil	Nil
Basic Services	80%	100%	80%	80%	100%	100%
Recall Frequency	6 months	6 months	6 months	6 months	6 months	6 months
Endodontic/Periodontic Services	80%	100%	80%	80%	100%	100%
Major Restorative Services	N/A	N/A	50%	50%	50%	50%
Combined Calendar Year Maximum	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Orthodontic	N/A	N/A	N/A	50%	50%	NA
Orthodontic Lifetime Maximum	N/A	N/A	N/A	\$1,500	\$1,500	NA
Fee Guide	CGP	CGP	CGP	CGP	CGP	CGP
Termination	Age 70	Age 70	Age 70	Age 70	Age 70	Age 70

\*When an EHC and Dental plan is purchased, the firm must remain in that plan for two years, before moving up or down one level.

## WestGUARD - Optional Benefits

Weekly Income is optional at the firm level.

Weekly Income	Option 1
Benefit Amount	60% of weekly earnings
Elimination Period	
Owner/Manager	
Accident	0 Days
Sickness	7 Days
Employee	
Accident	0 Days
Sickness	7 Days
Maximum	
Owner/Manager	\$750
Employee	\$750
Maximum Benefits Period	17 Weeks
Termination	Age 70

Vision Care is optional at the firm level, but may only be elected in conjunction with the Extended Health Care Benefit.  
Vision Care is not available to firms with fewer than 5 lives.

Vision Care	Option 1	Option 2
Benefit Amount	\$125/2 cal. years	\$250/2 cal. years
Eye Exam	\$55/cal. year	\$55/cal. year

Long Term Disability is optional at the employee level.  
This benefit is available to firms with 5 or more lives.

Long Term Disability	Option 1	Option 2
Benefit Amount	66.67% of monthly earnings	66.67% of monthly earnings
Elimination Period	120 Days	120 Days
Maximum Amount	\$4,000	\$4,000
Non-Evidence Limit	\$0	\$0
Benefit Duration	5 Years	To age 65

Optional Life Insurance is optional at the employee level.

Optional Life Insurance	Option 1	Option 2
Units of \$25,000	Maximum - \$500,000	Maximum - \$500,000
Non-Evidence Limit	\$0	\$0
Eligible Age 18-59	Employee and/or Spouse	Employee and/or Spouse
Termination	Age 70	Age 70

Optional AD&D is optional at the employee level.

Optional AD&D	Option 1	Option 2
Units of \$25,000	Minimum - \$25,000	Maximum - \$500,000
Eligible	Employee Only or Employee & Dependents	Employee Only or Employee & Dependents
Termination	Age 70	Age 70



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