

CHOOSE THE BENEFITS THAT MEET YOUR NEEDS

SmartChoice C.I. offers **four** categories of coverage, based on the size of the business. SmartChoice C.I. will even provide coverage for **businesses of one (1) to four employees** provided the business has a registered business name; regardless of whether it is a Sole Proprietor, Partnership, or Corporation.

FEATURES	Eligible Plan Members			
	1 - 4	5 - 9	10 - 49	50 +
Guaranteed Issue	X	✓	✓	✓
No Pre-Existing	✓	✓	✓	✓
No Medical Questions	X	✓	✓	✓
Issue Ages	18 to 69 inclusive			
Benefit Reduction	50% Reduction at Age 65			
Plan Expiry Age	Coverage Expires At Age 70			
Pricing Method	Fixed Rates – Instantly Available			
Amounts Available * (in \$ 000's)	15 25 50	15 25	15 25 50	15 25 50 75 100
Classes allowed	✓	✓	✓	✓
Dependent Coverage**	X	✓	✓	✓
Renewal Date	May	12 Months		
Second Event Rider	✓	✓	✓	✓
Waiver of Premium	✓	✓	✓	✓
Coverage Continuance	✓	✓	✓	✓
Conversion Option	✓	✓	✓	✓

***Amounts Available:** One benefit amount must be selected by "class" of employees and there cannot be more than a "3 times" benefit difference by class, rounded to the next highest level. "Class" is defined either by title or occupational description.

****Dependent Coverage:** For employees with eligible dependents.
Spousal Benefit = \$15,000
Child Benefit = \$ 5,000 (each child)

PREMIUM CALCULATOR

Amount of Coverage	Monthly Premium	Total Monthly Premium		
		Ontario (8% PST)	Quebec (9% QST)	All Other Provinces
\$15,000	\$ 15.36	\$ 16.59	\$ 16.74	\$ 15.36
\$25,000	\$ 25.60	\$ 27.65	\$ 27.90	\$ 25.60
\$50,000	\$ 51.20	\$ 55.30	\$ 55.81	\$ 51.20
\$75,000	\$ 76.80	\$ 82.94	\$ 83.71	\$ 76.80
\$100,000	\$ 102.40	\$ 110.59	\$ 116.62	\$ 102.40
Optional Benefit: DEPENDENT COVERAGE				
	\$ 16.11	\$ 17.40	\$ 17.56	\$ 16.11

Rates are fixed. Groups of 1 to 4 rates renew every May. All other groups' rates are guaranteed for 12 months.

UNDERWRITTEN BY:



FULL BENEFITS		
Covered Event	✓	Claims*
Cancer	✓	66%
Heart Attack	✓	16%
Stroke	✓	4%
Coronary Bypass Surgery (CABS)	✓	6%
Multiple Sclerosis	✓	5%
Paralysis: - Hemiplegia - Paraplegia - Quadriplegia	✓	1%
Alzheimer's Disease	✓	2%
Aorta Surgery	✓	
Benign Brain Tumour	✓	
Blindness	✓	
Coma	✓	
Deafness	✓	
Dismemberment	✓	
Heart Valve Replacement	✓	
Loss of Speech	✓	
Major Organ Failure: - Bone Marrow - Liver - Heart - Lungs - Kidneys - Pancreas	✓	
Major Organ Transplant: - Bone Marrow - Liver - Heart - Lungs - Kidneys - Pancreas	✓	
Motor Neuron Disease (incl. ALS)	✓	
Occupational HIV Infection	✓	
Parkinson's Disease	✓	
Severe Burns	✓	

Partial Benefits

Covered Event	✓	Claims**
Loss of Independence	✓	25%**
Ductal Carcinoma In Situ	✓	20%***
Early Stage Prostate Cancer (T1a or T1b) Treatment	✓	20%***
Hip or Knee Replacement Surgery	✓	10%****

* **Claims:** Provides a breakdown of Group CI claims by covered condition. For example, cancer and heart attack claims, combined, have historically made up 82% OF ALL CLAIMS.

**25% of Principal Sum insured

***20% of Principal Sum insured to a maximum of \$20,000

****10% of Principal Sum insured to a maximum of \$10,000

A Tax-Free, Lump Sum Benefit is paid for any of the above regardless of severity, degree of disability or ability to work.

This benefit plan is arranged by SmartChoice Benefits and administered by SmartChoice Admin Inc.

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