

# Employee Group Health Insurance



**Canadian Centre for  
Christian Charities**

*Supporting ministries in a complex world*

## **CCCC WANTS TO SEE ITS MEMBERS THRIVE IN EVERY WAY**

No matter the size of your organization, CCCC has a benefit package to meet your need for extended healthcare, short-term disability, long-term disability, life insurance, dental coverage, and vision coverage.



Participation in the plan is conditional on CCCC membership. To join the Employee Group Health Insurance Plan, the employer chooses the basic package and any additional coverage options, if desired. Groups of 25 or more may request a customized plan design.

# PROVISIONS OF THE PLAN

## Basic Plan (MANDATORY)

### Employee Life Insurance

Either \$25,000, \$60,000, 2x, or 3x annual earnings for full-time employees. For employee groups of less than four, medical evidence of insurability is required for insurance exceeding \$60,000.

Benefit reduces by 50% at age 65 and terminates at the earlier of age 70 or retirement. Premiums are waived in the event of total disability prior to age 65.

### Accidental Death & Dismemberment

Equal to Life Insurance benefit; 24-hour coverage.

### Dependent Life Insurance

Spouse - \$10,000; children - \$5,000 per child. Dependent children covered from birth to age 20 (or 25 if in school).

### Long-Term Disability

Benefit - 66.7% of monthly income (taxable) or 60.0% of monthly income (non-taxable). Benefits commence after 17 weeks (119 days) of continuing total disability and payable to age 65, death, or recovery.

For employee groups of less than four, medical evidence of insurability is required for benefits that would exceed \$1,500 per month.

### Medical Leave of Absence (MLOA)

The MLOA program is a professional, disability case management program, that provides assessment and management of an employee’s medically required leave of absence. This is an optional service available to all employees who do not have short-term disability coverage and will be absent from work for more than seven calendar days. It is important that employees are referred to Cowan Insurance Group as soon as possible to receive help in a timely manner.

### Extended Healthcare

- > no deductible
- > 100% or 80% payment of prescription drugs (annual maximum of \$10,000 per individual family member [excluding Quebec])
- > 100% payment of paramedical expenses (e.g., chiropractor)
- > semi-private hospital (included for employee groups of less than four; optional for employee groups of more than three)
- > vision care (included for employee groups of less than four, with a \$250 annual maximum; optional for employee groups of more than three, with a choice of a \$175 or \$250 annual maximum)
- > ambulance and more

Coverage valid while travelling out of Canada.

### Employee Assistance Program

The Employee Assistance Program (EAP) is a confidential support service to help you and your immediate family members solve all kinds of challenges and problems in your life. Christian counsellors are available upon request.

## Additional Coverage Options

### Short-Term Disability

Benefit - 70% of weekly earnings. Weekly income benefit applicable the first 17 weeks. Payable from 1st day accident, 8th day sickness, or 1st day hospitalization. Employment Insurance premiums may be reduced for employers adopting this plan.

### Voluntary Life Insurance

Additional Life Insurance may be purchased by any employee already enrolled in the program

### Dental Care

	Basic Plan (A)		Major Plan (B)		Full Plan (C)	
	Nil		Nil		Nil	
<b>Co-Payment</b>						
Basic	80%	100%	80%	100%	80%	100%
Major Restorative	Nil	Nil	50%	50%	50%	50%
Orthodontics	Nil	Nil	Nil	Nil	50%*	50%*
Calendar Year Max./Person	\$1,000	\$1,250	\$1,250	\$1,500	\$1,500	\$1,750
*orthodontics - \$1,500 lifetime						

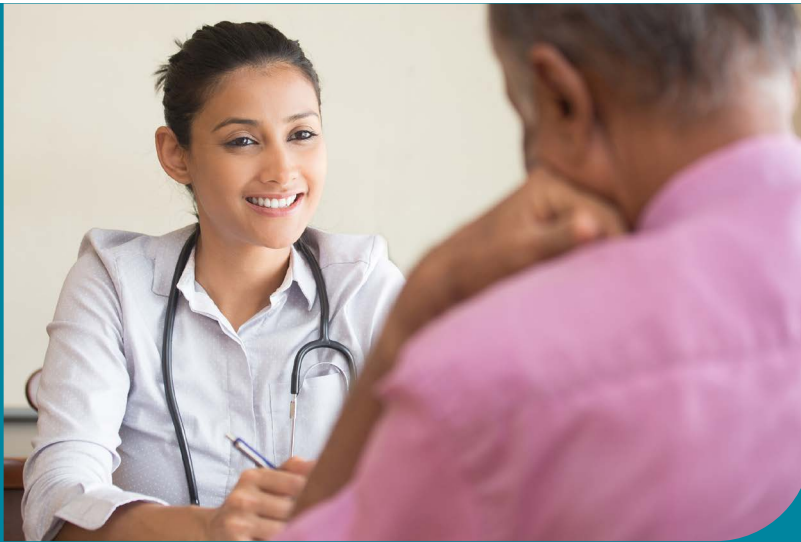
and/or his/her spouse, at a monthly premium rate based on age. This benefit is available in units of \$10,000 up to a maximum of \$250,000 (employee), \$250,000 (spouse). Evidence of insurability is required for all amounts of voluntary coverage.

### Voluntary Accidental Death & Dismemberment

An employee may purchase additional amounts of AD&D coverage in increments of \$10,000 up to a maximum of \$250,000. Coverage can be extended to include dependents.

**NOTE:** Coverage stays in effect while travelling out of Canada. The employer determines hours required to be full time (minimum 20 hours per week [15 in SK]). 75% of eligible employees whose employment date is prior to the effective date must participate, and all eligible employees hired after the effective date must participate as a condition of employment.

In case of any discrepancy between this brochure and the insurance policy, the insurance policy shall prevail.



## HEALTH BENEFITS FOR YOU AND YOUR EMPLOYEES

Participation in the plan is conditional on CCCC membership. CCCC serves over 3,300 ministries by providing practical resources that help them operate in an exemplary, healthy, and effective way. Visit [cccc.org/membership](http://cccc.org/membership) and become a member. Signing up is easy and affordable.

### Getting Started

Visit [cccc.org/group\\_health](http://cccc.org/group_health) for more information about the plan. To find out pricing on the various benefit options available, click on the box “Request a no-obligation quote”, fill out a quote request and submit. You will be sent an email with a link to the quote within one business day.

## QUESTIONS? CONTACT US!

If you have any questions or comments about our Employee Group Health Insurance, please contact us at 519.669.5137 or [mail@cccc.org](mailto:mail@cccc.org).



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