



RE/MAX Group Benefits **Plan Options**

Coverage	Elite	Essential
Life Insurance/ AD&D	<ul style="list-style-type: none">Benefit amount: \$10,000 / \$20,000 if accidentalBenefit reduces by 50% at age 65Terminates at age 70 or earlier retirement	<ul style="list-style-type: none">Benefit amount: \$10,000 / \$20,000 if accidentalBenefit reduces by 50% at age 65Terminates at age 70 or earlier retirement
Dependent Life	<ul style="list-style-type: none">Spouse - \$5000Dependent Children - \$2500	<ul style="list-style-type: none">Spouse - \$5000Dependent Children - \$2500
Long Term Disability	<ul style="list-style-type: none">Benefit amount – 66.67% of monthly earningOverall maximum \$3500 (\$2000 without medical evidence)Benefit waiting period – 119 consecutive daysMaximum Benefit Period – 5 years or age 65, whichever occurs firstNon-Taxable upon claim24 months 'own occupation' followed by 'any occupation'	<ul style="list-style-type: none">Benefit amount – 66.67% of monthly earningOverall maximum \$3500 (\$2000 without medical evidence)Benefit waiting period – 119 consecutive daysMaximum Benefit Period – 5 years or age 65, whichever occurs firstNon-Taxable upon claim24 months 'own occupation' followed by 'Accident and Serious Illness Disability'
Critical Illness	<ul style="list-style-type: none">Benefit amount: \$10,000Terminates at age 70Voluntary increase to coverage amount available	<ul style="list-style-type: none">Benefit amount: \$10,000Terminates at age 70Voluntary increase to coverage amount available
Extended Healthcare	<ul style="list-style-type: none">Major Health Reimbursement – 80% overall (100% for hospital/vision/travel)Drug Reimbursement – 70% through pharmacy, 80% through Costco or Pocketpills to a max of \$10,000 per cal. yearParamedical - \$400 per practitioner, per cal. yearSemi Private Hospital room – 100%Eye Exams – \$100 Adults/24 months ; Dependent Children 17 and under/12 monthsVision - \$200 Adults/24 months ; Dependent Children 17 and under /12 monthsOut of country coverage: \$5,000,000 per cal. year. Trip duration not to exceed 60 days per tripSurvivor Benefits – 24 months, premiums waivedBenefits terminate at age 85	<ul style="list-style-type: none">Major Health Reimbursement – 80% overall (100% for hospital/vision/travel)Drug Reimbursement – 70% through pharmacy, 80% through Costco or Pocketpills to a max of \$2500 per cal. yearParamedical – up to \$500 combined maximumSemi Private Hospital room – 100%Eye Exams – \$100 Adults/24 months ; Dependent Children 17 and under/12 monthsVision - \$200 Adults/24 months ; Dependent Children 17 and under /12 monthsOut of country coverage: \$5,000,000 per cal. year. Trip duration not to exceed 60 days per tripSurvivor Benefits – 24 months, premiums waivedBenefits terminate at age 85
Dental Care	<ul style="list-style-type: none">Basic Reimbursement – 80%Major Reimbursement – 50%Combined maximum of \$1500 per cal. yearCheck up – Once every 6 monthsSurvivor Benefits - 24 months, premiums waivedBenefits terminate at age 85	<ul style="list-style-type: none">Basic Reimbursement – 80%Major Reimbursement – NoneMaximum of \$1000 per cal. yearCheck up – Once every 9 monthsSurvivor Benefits – 24 months, premium waivedBenefits terminate at age 85
Eligibility	<ul style="list-style-type: none">Must be working a minimum 20hrs/week	<ul style="list-style-type: none">Must be working a minimum 20hrs/week



Group Benefits **Monthly Premium**

Elite Premium Breakdown

Single	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ -
LTD*	\$ 39.50
Critical Illness	\$ 13.11
Health	\$ 95.89
Dental	\$ 73.12
Total	\$ 226.95

Duo	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ 2.59
LTD*	\$ 39.50
Critical Illness	\$ 13.11
Health	\$ 207.79
Dental	\$ 138.76
Total	\$ 407.08

Family	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ 2.59
LTD*	\$ 39.50
Critical Illness	\$ 13.11
Health	\$ 251.29
Dental	\$ 182.00
Total	\$ 493.82

*LTD rates are \$19.75 per \$1,000 of benefit to a maximum benefit of \$2,000 (without health evidence)

Essential Premium Breakdown

Single	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ -
LTD*	\$ 24.34
Critical Illness	\$ 13.11
Health	\$ 82.47
Dental	\$ 54.42
Total	\$ 179.67

Duo	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ 2.59
LTD*	\$ 24.34
Critical Illness	\$ 13.11
Health	\$ 178.62
Dental	\$ 103.30
Total	\$ 327.29

Family	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ 2.59
LTD*	\$ 24.34
Critical Illness	\$ 13.11
Health	\$ 215.94
Dental	\$ 135.47
Total	\$ 396.78

*LTD rates are \$12.17 per \$1,000 of benefit to a maximum benefit of \$2,000 (without health evidence)

*The information in this document is strictly an overview for illustration purposes. Some benefits may be subject to additional details and requirements.

RE/MAX Benefits Dedicated Service Representative:

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CapriCMW is the official benefits advisor and administrator for RE/MAX LLC in Canada.