

# Benefits at a glance

**CapriCMW**

CUSTOM INSURANCE SOLUTIONS



**RE/MAX**<sup>®</sup>

Group Benefits

The information provided here on the benefits RE/MAX offers is a summary only. For complete details on coverage and to determine your eligibility, please contact your office Plan Administrator. Further information can also be found on Launchpad.



# health

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## Extended Health and Drugs

### Prescription Drugs

- 80% coverage at Costco, 70% everywhere else
- Pay-direct drug card included
- \$10,000 maximum per plan member and each dependant per calendar year

### Out-of-Country Travel Insurance

- 100% coverage to a maximum of \$5,000,000 per calendar year for trip duration not exceeding 60 days

### Paramedicals (Massage, Physio, Psychologist, Speech Therapist, Chiropractor, Podiatrist, Naturopath, Osteopath)

- 80% coverage to a maximum of \$400 per practitioner per calendar year

### Orthotics

- \$300 total calendar year maximum

### Hearing Aids

- \$500 every three years

All maximums apply to each plan member and each dependant.

No deductibles.

## Vision Care

### Vision Care

- 80% coverage to a maximum of \$200 every 12 months (children)
- 80% coverage to a maximum \$200 every 24 months (adults)

### Eye Exams

- 80% coverage to a maximum \$100 every 12 months (children)
- 80% coverage to a maximum \$100 every 24 months (adults)

All maximums apply to each plan member and each dependant.

No deductibles.

## Dental

### Basic Dental

80% coverage to maximum of \$1,500 per calendar year (combined with Major)

### Major Dental

50% coverage to a maximum of \$1,500 per calendar year (combined with Basic)

Recall exams every 9 months.

All maximums apply to each plan member and each dependant.

No deductibles.

# life & accident

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## Life Insurance

\$10,000 is included in the plan with no medical evidence. You may increase this benefit by completing a medical questionnaire.

## Dependent Life (included in Family Coverage)

Your life insurance also elects coverage for your dependents. If a dependent on the plan were to pass the payout would be as follows:

\$5,000 spouse / \$2,500 child

## Critical Illness

This coverage provides a lump sum payout if you are diagnosed with a critical illness such as: heart attack, stroke, kidney failure, invasive cancer, or Parkinson's (specific list of qualifying conditions applies).

This plan includes \$10,000 base coverage that can be increased to \$50,000 with no medical evidence required. Anything over \$50,000 requires a small medical questionnaire.

To learn more about optional buy-up visit this website:

[www.allstatevoluntary.ca/REMAX](http://www.allstatevoluntary.ca/REMAX)

\*Dependents will automatically receive 50% of the coverage amount chosen by the member

## Long Term Disability

This insurance protects an employee from loss of income in the event of disability due to illness, injury or an accident for a long period of time.

The benefit will pay a maximum \$2,000 per month (benefit formula applies) with no medical evidence required. If applicable, this benefit amount could be increased to a maximum of \$3,500 by providing medical evidence.

## Accidental Death and Dismemberment

\$10,000 of coverage pays out if you die or get seriously injured in an accident. AD&D is a supplement to life insurance.

**For more information on additional included coverages such as private-duty nursing, survivor benefits and hearing aids see your employee benefit booklet.**

# enrolment & rates



## Enrolment

To enroll in RE/MAX Group Benefits, contact your office Plan Administrator.

### 3 forms to be completed:

1. RWAM Enrolment Form (1 page)
2. Direct Deposit Form (1 page, for Claims Reimbursement)
3. Payment Form (1 page)

## Monthly Rates - ON / NB / NS / NFLD / PEI

Single	
Life	\$6.30
AD&D	\$0.40
Dependent Life	-
LTD*	\$64.00
Critical Illness	\$14.92
Health	\$70.22
Dental	\$54.70
Total	\$210.54

Family	
Life	\$6.30
AD&D	\$0.40
Dependent Life	\$5.08
LTD*	\$64.00
Critical Illness	\$14.92
Health	\$176.16
Dental	\$137.27
Total	\$404.13

## Contact

Contact your office  
Plan Administrator to enroll  
RE/MAX Dedicated Support

### Email Support

remaxbenefits@capricmw.ca  
9:00 am – 8:00 pm



### Phone Support

1-877-455-5588  
9:00 am – 8:00 pm



\* LTD rates are \$32.00 per \$1,000 of benefit to a maximum benefit of \$2,000 (without health evidence).

\* rates are valid until Jan 1, 2019