

Personal Disability ~ Income Replacement Plans

'Do I need disability insurance?' You may have never asked yourself this question. But it may be a question worth exploring if you consider that one of your most valuable assets could be seriously impacted if you were to become disabled – your ability to work and earn an income.

Ideal if You:

- ✓ Are self-employed, a contractor or a part-time worker
- ✓ Want coverage for Injury only, or both sickness & injury
- ✓ Are concerned about qualifying for traditional coverage
- ✓ Want to top up group coverage or don't have group coverage

Benefits include:

- ✓ **No Medical Exam for Injury Only:** Answer just a few basic questions to apply for both Injury-only and Injury & sickness coverage. You can also receive Injury-only coverage if you do not qualify for sickness coverage.
- ✓ **Affordable Coverage:** Premiums start as low as \$10.50 per month for injury-only coverage.
- ✓ **Flexible Coverage Options:** Choose a monthly benefit of \$500, \$1,000 or \$1,500 (75% of your gross monthly income is the maximum). You can receive this monthly benefit for up to two years if a covered illness or injury prevents you from working.
- ✓ **Portable:** Unlike coverage you may have through your employer, you can keep your policy if you change jobs.

Who can apply?

- ✓ Ages 18 to 55, A Canadian Citizen, Permanent/Landed Residents, Working a minimum of 30 hours per week

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INTERNATIONAL

CAHN-Pro

Canadian Association of Holistic Nutrition Professionals



Health Insurance for Members

- Personal Disability Income Insurance
- Health & Dental Plans for Individuals / families.
- Group Insurance for Employers with 3 or more employees.

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CAHN-Pro Group Benefit Consortium

As your CAHN-Pro Employee Benefit Consultants, we are here to help you in the purchase of group employee benefits that will meet the needs of your business.

Why should you be part of the OAND Buying Consortium?

MEBA on behalf of CAHN-Pro, have put together a buying consortium to allow CAHN-Pro members to purchase employee benefits economically. The concept is simple. Rates charged for Employee Group Insurance on a stand-alone basis is always more expensive than buying benefits as part of a larger group. The CAHN-Pro Association Group Employee Benefits Pool can obtain for your firm discounted group rates, while living up to your expected level of service.

The CAHN-Pro Health & Dental Plans

Individual / Family health insurance plans are specifically designed for professionals, entrepreneurs, small-business owners and others not covered by a group plan. Flexible and affordable, they offer a variety of plans to meet your specific needs: Health & Dental Plans provide coverage for both prescription drugs and dental services, while the Dental Plans cover dental services without prescription drug coverage. All plans include “core benefits” such as Vision Care, Extended Health Care for registered specialists and therapists, Home Care and Nursing, Accidental Dental...

Since premium payments are treated as medical expenses under the Income Tax Act, there is potential for a tax credit. If you are self employed or a small business owner, premium payments may be a tax deduction for your business and a non-taxable benefit for your employees.

...choose from 8 different programs;

Base Plan: ***no medical underwriting*** Dental Services, Prescription Drugs, Vision Care, AD&D, Survivor Benefit, Paramedical Services, Homecare & Nursing, Appliances & Durable Medical Equipment, Hearing Aids, Ambulance, Accidental Dental, Best Doctors

Base Dental Plan: ***no medical underwriting*** Dental Services, Vision Care, AD&D, Survivor Benefit, Paramedical Services, Homecare & Nursing, Appliances & Durable Medical Equipment, Hearing Aids, Ambulance, Accidental Dental, Best Doctors

Bronze Plan: Dental Services, Prescription Drugs, Vision Care, AD&D, Travel Coverage, Survivor Benefit, Paramedical Services, Homecare & Nursing, Appliances & Durable Medical Equipment, Hearing Aids, Ambulance, Accidental Dental, Best Doctors

Bronze Dental Plan: ***no medical underwriting*** Dental Services, Vision Care, AD&D, Survivor Benefit, Paramedical Services, Homecare & Nursing, Appliances & Durable Medical Equipment, Hearing Aids, Ambulance, Accidental Dental, Best Doctors

Silver Plan: Dental Services, Prescription Drugs, Vision Care, Hospital Benefits, AD&D, Travel Coverage, Survivor Benefit, Paramedical Services, Homecare & Nursing, Appliances & Durable Medical Equipment, Hearing Aids, Ambulance, Accidental Dental, Best Doctors

Silver Dental Plan: ***no medical underwriting*** Dental Services, Vision Care, AD&D, Survivor Benefit, Paramedical Services, Homecare & Nursing, Appliances & Durable Medical Equipment, Hearing Aids, Ambulance, Accidental Dental, Best Doctors

Gold Plan: Dental Services, Prescription Drugs, Vision Care, Hospital Benefits, AD&D, Travel Coverage, Survivor Benefit, Paramedical Services, Homecare & Nursing, Appliances & Durable Medical Equipment, Hearing Aids, Ambulance, Accidental Dental, Best Doctors

Gold Dental Plan: ***no medical underwriting*** Dental Services, Vision Care, AD&D, Survivor Benefit, Paramedical Services, Homecare & Nursing, Appliances & Durable Medical Equipment, Hearing Aids, Ambulance, Accidental Dental, Best Doctors

THE CAHN-Pro GROUP INSURANCE PROGRAM FOR 3+ EMPLOYEES

MEBA recognizes that Group Insurance plans for very small groups are either not available or are inflexible in design and very expensive. The CAHN-Pro Group Plan for Employers with only 3+ employees, provides the following benefits economically:

The CAHN-Pro Standard Plan:

- Life Insurance...Basic and Optional Programs
- Accidental Death & Dismemberment
- Dependent Life Insurance - spouse / child
- Critical Illness Insurance
- Long Term Disability Insurance ...up to \$8,000 monthly income benefit!
- Dental Benefits...basic and preventive plan
- Extended Health...Drug plan, paramedical services, convalescent / nursing care services, equipment rental, hearing aids, orthotics/shoes...
- Out of province/country emergency hospital travel insurance

The CAHN-Pro Enhanced Plan:

- Life Insurance...Basic and Optional Programs
- Accidental Death & Dismemberment
- Dependent Life Insurance - spouse / child
- Critical Illness Insurance—increased coverage
- Long Term Disability Insurance ...up to \$8,000 monthly income benefit!
- Dental Benefits...basic, preventive and major restorative plan—increased limits
- Extended Health...Increased Drug plan, enhanced paramedical services, semi private hospital room, vision care coverage, convalescent / increased nursing care services, equipment rental, hearing aids, orthotics/shoes...
- Out of province/country emergency hospital travel insurance - increased coverage
- Employee Assistance Program
- World Care Second Opinion benefit

MEBA-flex WELLNESS / Health Spending Account Program

Maintaining your family's good health can be very expensive. Due to limitations in most standard group insurance plans – this may limit the very services that you need the most. Typical Health and Dental Insurance policies provides benefits that you may not need or want but must be included and paid for.

The solution is to provide tax free Health and Dental benefits for your employees and their families or key employees while at the same time making these expenses tax deductible to your company.

You can:

- ***Top-up your existing benefit plan***
- ***Customize a Wellness Plan / Health Spending Account to meet the specific needs of your industry***
- ***Create a spending account for Key Employees ...or for all staff***

The program works like a special savings account where a pre determined amount of dollars is deposited into the member account. The member uses the money to have medical and dental care expenses reimbursed. To be eligible, all claims must be medically necessary and eligible for income tax credits as per the Income Tax Act.

Controlled Cost...The amount of benefit credited to an employee is based upon a formula established by the decision maker. The formula can and will vary from one organization to another. Example: years of service.

Eligibility...Unlike standard insurance company Health and Dental programs that require employees to be actively at work on a full-time basis, the MEBAflex plan has no such requirements. Every employee can participate.