



Employee Benefits for Members of the Toronto Construction Association

Utilizing the volume purchasing power of the Toronto Construction Association, this program provides group benefits that will meet the needs of your employees at preferred rates. The program is available to companies with 2 or more insured lives and with employees working 25 hours/week on average.

TCA's group insurance package allows you to attract and retain top talent. If you have an existing benefit program, you can ask HUB to perform a free plan review and evaluation to ensure your program is competitive.

Program features:

- Specially designed plan selections that are competitive, comprehensive, and affordable
- Pre-set rates regardless of group size, age, gender, smoking status, and medical health
- Life, health and dental to age 70
- Health claims with a drug card
- Tiered benefit options for life, health, dental, and long term disability
- High disability non-medical limits
- Quick enrolment process
- Easy administration and customer serviced backed by Manulife Financial

Contact HUB today:

Peter Wallace, Producer – Employee Benefits

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hubinternational.com



Employee Benefit Plan For TCA

Members



Plan Designs	Bronze	Silver	Gold
Life Insurance + AD&D	\$25,000	1x annual earnings	1x annual earnings
Benefit Amount	\$25,000	1x annual earnings	1x annual earnings
Benefit Maximum	\$25,000	\$250,000	\$250,000
Non-Evidence Maximum	\$25,000	\$100,000	\$100,000
Dependent Life Insurance	\$5,000 Spouse; \$2,500 Child	\$10,000 Spouse; \$5,000 Child	\$20,000 Spouse; \$10,000 Child
Long Term Disability	Not Included	Included	Included
Benefit Amount	Nil	66.67% of monthly earnings	66.67% of monthly earnings
Benefit Maximum	Nil	\$5,000	\$5,000
Non-Evidence Maximum	Nil	\$1,000	\$1,000
Tax Status	Nil	Non-taxable; employee-paid	Non-taxable; employee-paid
Extended Health Care			
Reimbursement	80%	90%	100%
Prescription Drugs	\$5,000 / person / year	\$7,500 / person / year	\$10,000 / person / year
Paramedical Practitioners ¹	\$300 / practitioner	\$500 / practitioner	\$500 / practitioner
Medical Equipment	Included	Included	Included
Orthotics, Orthopedic Shoes, or Compression Hose	Included	Included	Included
Eye Exams	Included	Included	Included
Vision (Glasses, Contacts)	\$200 / 24 months	\$200 / 24 months	\$300 / 24 months
Emergency Travel	60 Days, \$5,000,000 / lifetime	60 Days, \$5,000,000 / lifetime	60 Days, \$5,000,000 / lifetime
Dental Care			
Basic Services	Included, 80% Coverage	Included, 90% Coverage	Included, 100% Coverage
Major Services	Not Included	Included, 50% Coverage	Included, 50% Coverage
Maximum	\$1,000 / year for Basic Services	\$1,500 / year combined maximum for Basic and Major Services	\$2,000 / year combined maximum for Basic and Major
Dental Scaling/Root Planning	10 units	10 units	10 units
Recall Exams	Every 6 Months	Every 6 Months	Every 6 Months

¹ Acupuncturist, chiropractor, massage therapist, physiotherapist, chiroprapist/podiatrist, naturopath, osteopath, speech therapist, dietitian, audiologist and psychologist/social worker/master of social work

Please contact us for a quote today!