

Econocoop

Group number 42624

Daycares and family day home educators with less than three (3) employees who are working a minimum of 20 hours per week on either full-time or part-time basis are eligible to join the group benefits program. All coverage terminates once the plan member turns age 70.

Basic Life and Accidental Death and Dismemberment (AD&D)

Flat \$25,000 per plan member; non-evidence maximum and health evidence maximum \$25,000; at age 65, the amount of insurance reduces by 50%; and AD&D is identical to Basic Life coverage.

Dependent Life

\$5,000 spouse and \$2,500 per child (from birth).

Extended Health Care (EHC)

\$0 annual deductibles; no hospital coverage; 100% coinsurance for emergency out of Canada coverage \$5,000,000 lifetime maximum; 50% coinsurance for Out of Canada Referrals \$15,000 lifetime maximum; 80% coinsurance for Therapeutic Equipment \$5,000 per piece of equipment per lifetime; 80% coinsurance for prescription drugs \$5,000 calendar year maximum per person; 80% coinsurance for all other Extended Health Care expenses; and paramedical practitioners \$300 each per calendar year (some practitioners are combined).

Dental Care

\$0 annual deductibles; Basic Restorative Services 80% coinsurance; Endodontic and Periodontic Services 80% coinsurance; Major Restorative Services 50% coinsurance; Orthodontic Services no coverage; combined annual maximum \$1,500; and recall exams 1 per 12 months.

Critical Illness (CI)

\$10,000 per plan member; at age 65, and the amount of insurance reduces by 50%.

Employee Assistance Program (EAP)

Second Opinion Consult (SOC)

Virtual Health Care (VHC)

Included.

Contact us

If you have any questions, please direct your email inquiries to econocoop@cooperators.ca or contact:



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