Group Benefits

Econocoop

Group number 42624

Benefit	Coverage
Basic Life	Flat $25,000 per employee Non-evidence maximum: $25,000 Health evidence maximum: $25,000 At age 65, the amount of insurance reduces by 50% Termination age: employee's 70 birthday
Accidental Death and Dismemberment	Identical to Basic Life
Dependent Life	$5,000 spouse $2,500 child (from birth) Termination age: employee's 70 birthday
Extended Health Care (EHC)	$0 annual deductibles • Hospital – no coverage • 100% coinsurance for Emergency Out of Canada $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 insured person • 80% coinsurance for all other Extended Health Care expenses • Paramedical practitioners $300 each per calendar year (some practitioners are combined) Termination age: employee's 70 birthday
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 Recall exams 1 per 12 months Termination age: employee's 70 birthday
Employee Assistance Program (EAP)	Included Termination age: employee's 70 birthday
Second Opinion Consult (SOC)	Included Termination age: employee's 70 birthday
Virtual Health Care	Included Termination age: employee's 70 birthday
Critical Illness (CI)	$10,000 per employee At age 65, the amount of insurance reduces by 50% Termination age: employee's 70 birthday

Daycares with less than three (3) employees. Working full-time or part-time with a minimum of 20 hours per week.

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