

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.

Better: Personal Accident / Injury Disability Income Replacement Plan

Guaranteed Issue program, simple application / enrollment process

Example of Benefit & Cost: (female, non smoker, age 36, earning \$30k)

Monthly Income Benefit of \$2,000:

24 hour injury loss of income coverage:

30 day elimination period, to age 70	\$30 per month
120 day elimination period, to age 70	\$21 per month

Optional Illness* coverage available:

30 day elimination period, to age 70	\$71 per month
120 day elimination period, to age 70	\$53 per month

Best: Personal Accident / Injury Disability Income Replacement Plan

- More comprehensive definition of disability
- Coverage for accident and illness
- Guaranteed renewable, rates fixed for life of policy to termination age
- Non cancellable by insurer
- Medical Underwriting is required

For a no obligation quotation, please contact Tony McKee tony@meba.ca

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MEBA

ADMINISTRATION
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OAND

Ontario Association of Naturopathic Doctors



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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OAND Group Benefit Consortium

As your OAND 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 the OAND has put together a buying consortium to allow OAND 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 OAND Association Group Employee Benefits Pool can obtain for your firm discounted group rates, while living up to your expected level of service

The OAND 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 OAND 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 OAND Group Plan for Employers with only 3+ employees, provides the following benefits economically:

The OAND 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 OAND 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.

Benefits provided...The MEBAflex employee may use H.S.A. credits for Health and Dental expenses allowable under the Income Tax Act. For employees who already have a group health and dental program, the MEBAflex H.S.A. may be used to “top-up” his/her employee group insurance plan.