



# Cowan Association Plan

The benefits of membership



Fédération des gens  
d'affaires francophones  
de l'Ontario

## Simple. Affordable. Stable.

Getting great insurance for your employees and their families without breaking the bank should be easy. The Cowan Association Plan was developed to offer you flexible, affordable, hassle-free group benefits coverage.

*\*Available exclusively to qualifying Association Members*

### Flexible

Three plan designs provide you with the option to allocate your budget where it matters most. You will be able to select the benefits you need at a price that fits.

Looking for more flexibility? Empower employees by allowing them to choose how to spend their benefit dollars. Health Care Spending Account can be added to your plan with ease.

### Fully pooled approach

We're all in this together. Our fully pooled approach spreads the risk across participating organizations and ensures that benefit pricing remains stable year over year.

### Solid foundation

Trust is important. That is why we have partnered with Manulife on this offering. Rest easy knowing that your employees are covered by a top Canadian insurer.

We share Manulife's mission of decisions made easier and lives made better.

### Make every dollar count

You work hard at your business, and you want the most from your investments. Your investment into benefits is no different. Included with all of our plans:

- Trip Cancellation coverage
- Emergency Travel coverage
- Employee Assistance Program
- HealthCare Online (Virtual Access to doctors)
- HR Support
- Health Service Navigator
- Vitality Wellness Program





# Cowan Association Plan options

Group Life and Critical Illness			
Employer may choose as a company the following options			
	Bronze	Silver	Gold
<b>Life Insurance, Accidental Death and Dismemberment (AD&amp;D)</b> <i>No medical evidence required</i>	\$25,000 (reduces by 50% at age 65)	\$25,000 (reduces by 50% at age 65)	\$100,000 (reduces by 50% at age 65)
<b>Dependent Life</b>	<i>Spouse</i>	\$5,000	\$10,000
	<i>Each child</i>	\$2,500	\$5,000
<b>Optional Life</b> <i>(Subject to medical evidence)</i>	<i>Employee / Spouse</i>	• Increments of \$10,000	
	<i>Child</i>	• \$20,000 per eligible child	
<b>Critical Illness</b> <i>(Subject to medical evidence)</i>	<i>Employee / Spouse</i>	• Increments of \$1,000	
	<i>Child</i>	• \$10,000 per eligible child	

Protection in the Event of a Disability			
Employer may choose as a company the following option			
	Bronze	Silver (Optional)	Gold (Optional)
<b>Long Term Disability</b>	—	66.67% of the first \$2,250; 55% of the next \$2,500; 40% of the remaining to a maximum of \$10,000	
<ul style="list-style-type: none"> <li>• Benefit payable following 182 consecutive days of total disability</li> <li>• Payable to age 65 or prior recovery</li> <li>• Two year own occupation definition (any occupation thereafter)</li> <li>• Standard pre-existing condition clause</li> </ul>			

Extended Health Care			
Coverage, Coinsurance, and Maximum Details			
	Bronze	Silver	Gold
<b>Pay Direct Drug Card</b> Covers drugs legally requiring a prescription. <i>(Mandatory generic plan)</i> Speciality Drug Care Program	80% to a maximum of \$5,000 per calendar year	80% to a maximum of \$10,000 per calendar year	100% to a maximum of \$10,000 per calendar year
<b>Benefit Plan Maximum</b>	Unlimited	Unlimited	Unlimited
<b>Paramedical Practitioners</b> <i>(Massage Therapist, Chiropractor, Physiotherapist, Speech Therapist, Psychotherapist/MSW/Psychologist/Clinical Counselor/Marriage and Family Therapist/Psychoanalyst, Osteopath, Naturopath, Acupuncturist, Podiatrist/Chiropodist, Nutritionist/Dietitian)</i>	—	80% to a combined maximum of \$1,000 per person per calendar year	100% to a combined maximum of \$1,000 per person per calendar year
<b>Medical Services &amp; Supplies</b>	80%	80%	100%
<b>Out-of-Canada - 1-800 Travel Assistance</b> Emergency health care coverage for up to 60 days per trip \$5,000,000 maximum per lifetime <i>(business or personal)</i>	100%	100%	100%
<b>Semi-Private Hospital</b>	100%	100%	100%
<b>Eye Exams</b> One eye exam for adults every 24 months One eye exam for children under age 21 every 12 months	—	—	100%
<b>Vision Care</b> Every 24 months for eyeglasses, contact lenses, or laser eye surgery	—	—	\$300 every two years



Dental Care			
Coverage, Coinsurance, and Maximum Details	Bronze	Silver	Gold
<b>Basic Preventative Services</b> Exams, x-rays, fluoride, cleaning, fillings, routine extractions, routine surgical, space maintainers, major surgical services, periodontics, endodontics, and denture repairs	—	80%	100%
Recall Exams	—	9 months	6 months
<b>Calendar Year Maximum Per Insured Person</b>	—	\$750 6 units of scaling plus 1 recall scaling	\$1,500 6 units of scaling plus 1 recall scaling
<b>Province of Residence Dental Fee Guide</b>	—	Current	Current

Health Care Spending Account			
Available under all three options	Bronze	Silver	Gold
<b>Health Care Spending Account (HCSA)</b> By offering an HCSA, you can boost your group benefits plan by providing coverage flexibility and choice.  An HCSA is a tax-deductible expense for your company and provides plan members with tax-free coverage of expenses normally associated with a health and dental benefits plan.	Minimum \$250 allocation per employee		

Additional Health Resources	
Embedded in all options	
<b>Manulife Vitality</b>	We want employees to live their longest, healthiest life. Manulife Vitality helps employees understand their current health, social and lifestyle habits. Then rewards them for taking care of themselves and leading a healthy lifestyle! With a variety of activities, it gives the tools and motivation to help reach their personal health and wellness goals.
<b>HealthCare Online</b>	HealthCare Online gives employees online, on-demand access to health care professionals who support primary care, mental health, and other wellness needs. Members can get the care they need, when they need it, to bring their best to work.

## Coverage that fits

Helping you attract and retain talent with an affordable, competitive employee group benefits program.

### Extended Health Care

Additional health care services not covered under your provincial plan: hospital care, prescription drugs, medical services and equipment, paramedical services, vision care, emergency travel assistance and trip cancellation.

### Dental Care

Basic dental coverage to provide preventative dental care.

### Life Insurance, Accidental Death and Dismemberment

Assurance for families that they will be covered in the event of death or dismemberment, with no medical evidence required.

### Critical Illness

Financial protection if you are diagnosed with a covered critical illness.

### Disability Coverage

Protection in the event of a long term disability.

### Health Care Spending Account

Plan flexibility for additional health-related expenses.

### Akira Virtual Healthcare

Safe and secure text, video, or audio chatting 24/7 with a health care professional, without having to go into the physical doctor's office or walk-in clinic.

### Vitality

A health app that rewards group benefits plan members for leading a healthy lifestyle.

### Employee Assistance Program (EAP)

Employee and Family Assistance Program with short-term counseling for employees and family members, as well as online resources for both managers and members.

### Health Service Navigator®

Help your employees navigate the health care system; find local physicians; get provincial health plan info; research illnesses, treatments and prescriptions; and access to world-class doctors second opinions.

### Human Resources Support Services - HRdownloads®

- Live HR Advice
- Online Training
  - Three training seats per employee (2-99 employees)
  - Stay compliant with industry and government regulations while developing your employees
- Online Documents and Resources
  - 50 document downloads (2-99 employees)
  - Choose from thousands of professional documents in the
  - Online library
  - Survey tools
  - Measure performance, assess the results



## Cowan Association Plan

Connect with your Cowan consultant to learn more

### Get started today!

Choosing great coverage for your employees that fits the budget should be easy. With a broad range of flexible options designed to cover your employees and their families, the Cowan Association Plan delivers comprehensive coverage for any budget. Connect with a Cowan consultant today to discover which design is right for you.



<https://business.cowangroup.ca/fga-cig>



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Scan the QR code with your smartphone for more information!