



Helping grow  
Saskatchewan's  
tech sector.

AN INNOVATION PLACE PARTNERSHIP PROGRAM

# ADVANCED TECH BENEFITS PLAN



LAST UPDATED  
NOVEMBER 2020

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# AN EMPLOYEE BENEFITS PROGRAM OPPORTUNITY FOR YOUR ORGANIZATION

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## CONTACT INFORMATION

The **Advanced Tech Benefits Plan** is insured with Canada Life,  
one of the leading Canadian group benefits providers.

For additional information and ongoing support,  
please contact **Staci Heinbigner** from Sutton Benefits & Pension  
at [shinbigner@suttonplanning.ca](mailto:shinbigner@suttonplanning.ca) or **306.934.5540**.

**WE LOOK FORWARD TO WORKING WITH YOU!**

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## WELCOME TO THE ADVANCED TECH BENEFITS PLAN!

Group benefits programs have become a key, tax effective means of attracting and retaining employees. Organizations new and old are continuously seeking methods by which they may attain a stable workforce: competing in the marketplace for the best talent while being mindful of their financial bottom-line.

For smaller groups (under 25 employees), and especially for new organizations, finding a program that is comprehensive and affordable can sometimes be a challenge. Specifically, the group insurance industry does impose restrictions on certain levels of benefits made available to smaller organizations, and expense margins are typically higher.

### WHY PARTICIPATE IN THE ADVANCED TECH BENEFITS PLAN FOR YOUR GROUP INSURANCE NEEDS?

By taking part in the Advanced Tech Benefits Plan, you can offer a comprehensive benefits program to your own employees but doing so in conjunction with many other companies within the tech industry, which has a pool of almost 50 tech companies! Participating in such an arrangement is advantageous because you may secure benefit opportunities that are not as accessible for smaller, stand-alone groups:

- Lower expenses and therefore lower rates achieved through economies of scale;
- More generous benefits including higher Life and Long Term Disability maximums;
- More generous Life and Long Term Disability amounts available without having to provide medical evidence of insurability;
- Leveraged capability to negotiate renewal terms with the carrier;
- Shared advantage of positive plan experience while at the same time reduced exposure to the risks associated with poor individual plan experience; and
- Greater flexibility around coverage options within the Extended Health and Dental benefits.

### OTHER FEATURES

The Advanced Tech Benefits Plan provides you with a suite of services and support to help you maximize the value of your Employee Benefits Program:

- Plan design analysis and customization
- Access to discounts for prescription medications and eyewear
- Preferred pricing for Employee Assistance Programs
- Benefit solutions for US employees
- Wellness initiatives
- Access to medical second opinions
- Support with eldercare and childcare
- Access to GOeVisit (virtual healthcare) and pharmacogenetic testing
- Communication and HR tools:
  - Total rewards statements
  - Surveys
  - Employee information sessions
  - Recorded webinars
  - Write-ups & PowerPoints on specific topics
  - Customized booklets
  - Premium calculators

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## SUMMARY OF BENEFITS

You may begin by selecting either the Enhanced plan or the Basic plan for your plan members and their dependents.

	<b>ENHANCED PLAN</b>	<b>BASIC PLAN</b>
Waiting Period	3 months from date of hire	3 months from date of hire
Definition of Employee	Full-time (minimum 25 hours/week)	Full-time (minimum 25 hours/week)
Definition of Spouse	Married or common-law after 12 months	Married or common-law after 12 months

### **BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT**

Schedule	200% of employee earnings	100% of employee earnings
Benefit Maximum	\$300,000	\$300,000
Reduction Clause	50% at the age of 65	50% at the age of 65
Waiver of Premium Clause	After 120 day waiting period	After 120 day waiting period
Termination Clause	Age 70 or prior retirement	Age 70 or prior retirement

### **OPTIONAL LIFE**

Coverage	Employee and spouse	Employee and spouse
Increments	Units of \$10,000	Units of \$10,000
Benefit Maximum	\$500,000 combined with life	\$500,000 combined with life
Termination Clause	Age 65 or prior retirement	Age 65 or prior retirement

### **DEPENDANT LIFE**

Spouse	\$10,000	\$5,000
Dependant Child	\$5,000	\$2,500
Child age coverage starts	Live birth	Live birth
Termination Clause	Age 70 or prior retirement	Age 70 or prior retirement

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**ENHANCED PLAN****BASIC PLAN****CRITICAL ILLNESS**

Schedule	Flat amount	—
Benefit Amount	\$25,000	—
Termination Clause	Age 65 or prior retirement	—

**LONG-TERM DISABILITY**

Schedule	75% of monthly earnings	75% of monthly earnings
Benefit Maximum	\$15,000	\$15,000
Non-Evidence Maximum	\$7,000	\$7,000
Elimination Period	120 days	120 days
Benefit Duration	To age 65	To age 65
Definition of Disability	Regular occupation for 2 years	Regular occupation for 2 years
CPP / QPP Offsets	Direct	Direct
Tax Status	Taxable	Taxable
Termination Clause	Age 65 or prior retirement	Age 65 or prior retirement

**DENTAL CARE**

Calendar Year Deductible	None	None
Reimbursement: Basic / Preventative	100%	80%
Reimbursement: Major Restorative	50%	Not covered
Maximum Per Family Member: Basic / Preventative	\$2,000 each calendar year	\$2,000 each calendar year
Maximum Per Family Member: Major Restorative	\$2,000 each calendar year	Not covered
Dental Fee Guide	Current year	Current year
Recall Examinations	Every 9 months	Every 9 months
Termination Clause	Age 70 or prior retirement	Age 70 or prior retirement

**ENHANCED PLAN****BASIC PLAN****EXTENDED HEALTH CARE**

Calendar Year Deductible	None	None
Overall Maximum	Unlimited	Unlimited
Reimbursement: Drugs	100%	80% of the first \$1,500 of paid claims each calendar year and 100% of the remainder
Reimbursement: Ambulance	100%	100%
Reimbursement: Paramedicals	100%	100%
Reimbursement: Private Duty Nursing	100%	100%
Reimbursement: Vision Care	100%, \$200 per 24 months towards contacts, glasses or laser eye surgery 1 eye exam per 24 months, up to the reasonable & customary amount. Eye exam reimbursement is independent from the \$200 maximum above.	100%, \$200 per 24 months towards contacts, glasses or laser eye surgery 1 eye exam per 24 months, up to the reasonable & customary amount. Eye exam reimbursement is independent from the \$200 maximum above.
Reimbursement: All Other Health	100%	100%
Drug: Pay Direct Drug Card	Yes	Yes
Drug: Drug Definition	Prescribed by law — generic	Prescribed by law — generic
Drug: Dispensing Fee Limit	\$7.50	\$8.00
Drug: Vaccines	Covered	Covered
Drug: Smoking Cessation	Not covered	Not covered
Drug: Fertility	Not covered	Not covered
Drug: Erectile Dysfunction	Not covered	Not covered
Hospital: Room type	Semi-private	Ward only, covered by provincial plan

	<b>ENHANCED PLAN</b>	<b>BASIC PLAN</b>
Private Duty Nursing	\$10,000 per 12 months	\$10,000 per 12 months
Paramedical Practitioners: Maximum Per Visit	Reasonable & customary fees	Reasonable & customary fees
Paramedical Practitioners: Maximum Per Year	\$750 for each practitioner: acupuncturist, chiropractor, massage therapist, naturopath, osteopath, physiotherapist, podiatrist, psychologist / social worker, speech therapist	\$1,000 combined for: acupuncturists, chiropractors, massage therapists, naturopaths, osteopaths, physiotherapists, podiatrists, psychologists / social workers, speech therapists
Hearing Aids	\$750 per 5 years	\$750 per 5 years
Orthotics / Orthopedic Shoes	\$300 per 12 months	\$300 per 12 months
Wigs	\$200 lifetime	\$200 lifetime
Custom-Made Compression Hose	2 pairs to a maximum of \$250 per calendar year	2 pairs to a maximum of \$250 per calendar year
Outdoor Wheelchair Ramps	\$2,000 lifetime	\$2,000 lifetime
Myoelectric Arms	\$10,000 per prosthesis	\$10,000 per prosthesis
External Breast Prosthesis	1 every 12 months	1 every 12 months
Surgical Brassieres	2 every 12 months	2 every 12 months
Mechanical or Hydraulic Patient Lifters	\$2,000 per lifter once every 5 years	\$2,000 per lifter once every 5 years
Blood Glucose Monitoring Machines	1 every 4 years	1 every 4 years
Transcutaneous Nerve Stimulators	\$700 lifetime	\$700 lifetime
Extremity Pumps for Lymphedema	\$1,500 lifetime	\$1,500 lifetime
Out of Country Emergency	Covered	Covered
Global Medical Assistance	Covered	Covered
Best Doctors	Covered	Covered
Termination Clause	Age 70 or prior retirement	Age 70 or prior retirement

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## RATES

### HOW TO CALCULATE PREMIUMS

#### Life Insurance, Accidental Death & Dismemberment and Critical Illness insurance

These benefits are volume-based. The volume is the amount of benefit someone is insured-for. Please reference the benefit summaries to calculate your exact amount (will vary depending on the plan you choose).

Example:

- Benefit volume of \$125,000
- Life and AD&D Rate: \$0.179 per \$1,000 of benefit
- Critical Illness Rate: \$0.368 per \$1,000 of benefit

**Premium** = (benefit volume)  
 $\$125,000 / \$1,000 \times (\text{rate})$   
 $\$0.179 = \$22.38$  per month for \$125,000 of Life insurance. The same calculation will apply for the Accidental Death & Dismemberment and the Critical Illness benefits.

#### Long Term Disability

This benefit is volume-based. The volume is the amount of benefit someone is insured for. The volume is calculated at 75% of monthly earnings, to a maximum of \$15,000 per month.

Example:

- Benefit volume of \$5,000
- Rate: \$1.003 per \$100 of benefit

**Premium** = (benefit volume)  
 $\$5,000 / \$100 \times (\text{rate}) \$1.003 =$   
 $\$50.15$  per month for \$5,000 of Long Term Disability insurance.

#### Dependent Life, Extended Health and Dental Care

These are flat monthly rates. Dependent Life is billed only for those who have eligible dependents. Extended Health and Dental rates are billed as single or family, depending on whether a plan member has eligible dependents.



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## SAMPLE PREMIUM ILLUSTRATIONS

### EMPLOYEE A – \$50,000 ANNUAL INCOME – LEVEL 1 BASIC

	Single	Family
Life Insurance and AD&D (\$50,000)	\$8.95	\$8.95
Dependent Life Insurance	—	\$1.57
Long-Term Disability (\$3,125)	\$31.34	\$31.34
Health	\$61.22	\$164.66
Dental	\$35.21	\$86.55
<b>Total</b>	<b>\$136.72</b>	<b>\$293.07</b>

### EMPLOYEE A – \$50,000 ANNUAL INCOME – LEVEL 2 ENHANCED

	Single	Family
Life Insurance and AD&D (\$100,000)	\$17.90	\$17.90
Dependent Life Insurance	—	\$3.13
Critical Illness (\$25,000)	\$9.20	\$9.20
Long-Term Disability (\$3,125)	\$31.34	\$31.34
Health	\$72.95	\$210.60
Dental	\$42.79	\$95.53
<b>Total</b>	<b>\$174.18</b>	<b>\$367.70</b>

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EMPLOYEE B – **\$75,000 ANNUAL INCOME – LEVEL 1 BASIC**

	<b>Single</b>	<b>Family</b>
Life Insurance and AD&D (\$75,000)	\$13.43	\$13.43
Dependent Life Insurance	—	\$1.57
Long-Term Disability (\$4,688)	\$47.02	\$47.02
Health	\$61.22	\$164.66
Dental	\$35.21	\$86.55
<b>Total</b>	<b>\$156.88</b>	<b>\$313.23</b>

EMPLOYEE B – **\$75,000 ANNUAL INCOME – LEVEL 2 ENHANCED**

	<b>Single</b>	<b>Family</b>
Life Insurance and AD&D (\$150,000)	\$26.85	\$26.85
Dependent Life Insurance	—	\$3.13
Critical Illness (\$25,000)	\$9.20	\$9.20
Long-Term Disability (\$4,688)	\$47.02	\$47.02
Health	\$72.95	\$210.60
Dental	\$42.79	\$95.53
<b>Total</b>	<b>\$198.81</b>	<b>\$392.33</b>





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