

# Member Benefits Program

Take advantage of your Member Benefits!

Join the group benefits plan exclusive to members of Mortgage Professionals Canada.

## What does the benefit program offer?

- Choose from five benefit plans intentionally designed to meet your needs and budget.
- A portfolio of Value-Added Services and Support at no additional cost, including People Connect (a mental health resource), Nutritional Health Coaching, and more.

## Why implement a benefit plan?

- Attract and retain quality employees for your business.
- Health and Dental premiums are a deductible business expense and a tax-free benefit for your employees.
- Build and maintain morale and loyalty.

## What coverage is available?

- Health: prescription drugs, medical supplies, massage, chiropractic care, physiotherapy, etc.
- Dental: cleanings, x-rays, crowns, and dentures.
- Critical Illness Insurance, Disability Insurance, Life Insurance, EAP, HR Support.

## Why choose the program?

- Potentially save money on your current benefits program.
- Fully pooled plan that ensures sustainable premiums.
- Seamless digital experience for applications and claim submissions.
- Exclusive for members of Mortgage Professionals Canada.

Contact us for a quote today.  
[extras@peoplecorporation.com](mailto:extras@peoplecorporation.com)

# Benefits Program

Mandatory benefits for 1-2 person firms.



	Copper	Bronze	Silver	Gold
<b>Life and AD&amp;D Insurance</b>				
Schedule	Flat \$25,000	Flat \$25,000	Flat \$25,000	Flat \$25,000
Reduction	Reduces to 50% age 65	Reduces to 50% age 65	Reduces to 50% age 65	Reduces to 50% age 65
Termination	Age 70	Age 70	Age 70	Age 70
<b>Extended Health Care</b>				
<b>Drug</b>				
Deductible	Nil	Nil	Nil	Nil
Reimbursement	70% Reimbursement	70% Reimbursement	80% Reimbursement	90% Reimbursement
Maximum	\$500/ Calendar Year	\$1,000/Calendar Year	\$5,000/Calendar Year	Unlimited
Drug Definition	Mandatory Generic	Mandatory Generic	Mandatory Generic	Mandatory Generic
Travel	\$5,000,000 per person, per trip @ 100%- 180 day trip duration	\$5,000,000 per person, per trip @ 100%- 180 day trip duration	\$5,000,000 per person, per trip @ 100%- 180 day trip duration	\$5,000,000 per person, per trip @ 100%- 180 day trip duration
Trip Cancellation	Included	Included	Included	Included
Hospital	No Coverage	No Coverage	100% - Semi- Private	100% - Semi- Private
All Other Major Medical	70% Reimbursement	70% Reimbursement	80% Reimbursement	90% Reimbursement
Eye Exams	\$75 for adults every 24 months, 12 months for children	\$75 for adults every 24 months, 12 months for children	\$75 for adults every 24 months, 12 months for children	\$75 for adults every 24 months, 12 months for children
<b>Paramedicals</b>				
Acupuncturist	\$250 per practitioner/person/year	\$300 per practitioner/person/year	\$500 per practitioner/person/year	\$500 per practitioner/person/year
Physiotherapist				
Chiropractor				
Naturopath/Homeopath				
Podiatrist/Chiropracist				
Osteopath				
Massage Therapist				
Psychologist				
Speech Therapist				
All Practitioners Combined	\$1,500 per calendar year for all practitioners	\$1,500 per calendar year for all practitioners	\$1,500 per calendar year for all practitioners	\$1,500 per calendar year for all practitioners
Termination	Age 75	Age 75	Age 75	Age 75
<b>Dental</b>				
Annual Deductible	Nil	Nil	Nil	Nil
Basic & Comprehensive	70% Reimbursement	70% Reimbursement	80% Reimbursement	90% Reimbursement
Endodontics				
Periodontics				
Orthodontics	Not Included	Not Included	Not Included	Not Included
Maximum	\$500/person/year to a family maximum of \$5,000 per year	\$750/person/year to a family maximum of \$5,000 per year	\$1,000/person/year to a family maximum of \$5,000 per year	\$1,500/person/year to a family maximum of \$5,000 per year
Recall Exam	Once every 9 months	Once every 9 months	Once every 6 months	Once every 6 months
Termination	Age 75	Age 75	Age 75	Age 75

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# Benefits Program

Rates for 1-2 person firms.

Plan Option (all mandatory benefits)



Province	Coverage Type	Copper	Bronze	Silver	Gold
Newfoundland and Labrador	Solo	\$120.33	\$132.02	\$163.91	\$181.64
	Family	\$326.06	\$359.35	\$452.07	\$503.74
Atlantic	Solo	\$120.33	\$132.02	\$163.91	\$181.64
	Family	\$326.06	\$359.35	\$452.07	\$503.74
Ontario	Solo	\$104.48	\$115.15	\$141.19	\$155.39
	Family	\$272.91	\$302.89	\$375.92	\$415.69
Manitoba	Solo	\$100.52	\$111.18	\$135.44	\$148.49
	Family	\$255.42	\$284.57	\$350.63	\$386.17
Saskatchewan	Solo	\$100.26	\$109.71	\$135.93	\$150.55
	Family	\$249.74	\$275.09	\$345.12	\$384.03
Alberta	Solo	\$108.07	\$119.63	\$145.85	\$159.97
	Family	\$277.59	\$308.90	\$381.85	\$421.25
British Columbia	Solo	\$126.97	\$139.84	\$172.88	\$191.07
	Family	\$331.11	\$366.62	\$457.90	\$508.05