

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

Benefits Program

Mandatory benefits for 3-9 person firms.



| | Copper | Bronze | Silver | Gold | Platinum |
|------------------------------------|--|--|--|--|--|
| Life and AD&D Insurance | | | | | |
| Schedule | Flat \$25,000 | 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 | Reduces to 50% age 65 |
| Termination | Age 70 | Age 70 | Age 70 | Age 70 | Age 70 |
| Extended Health Care | | | | | |
| Drug | | | | | |
| Deductible | Nil | Nil | Nil | Nil | Nil |
| Reimbursement | 70% Reimbursement | 70% Reimbursement | 80% Reimbursement | 90% Reimbursement | 100% Reimbursement |
| Maximum | \$500/ Calendar Year | \$1,000/Calendar Year | \$5,000/Calendar Year | Unlimited | Unlimited |
| Drug Definition | Mandatory Generic | 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 | \$5,000,000 per person, per trip @ 100%- 180 day trip duration |
| Trip Cancellation | Included | Included | Included | Included | Included |
| Hospital | No Coverage | No Coverage | 100% - Semi-Private | 100% - Semi-Private | 100% - Semi-Private |
| All Other Major Medical | 70% Reimbursement | 70% Reimbursement | 80% Reimbursement | 90% Reimbursement | 100% 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 | \$75 for adults every 24 months, 12 months for children |
| Vision Care | No Coverage | No Coverage | \$150 for adults every 24 months, 12 for children | \$250 for adults every 24 months, 12 for children | \$250 for adults every 24 months, 12 for children |
| Paramedicals | | | | | |
| Acupuncturist | \$250 per practitioner/person/year | \$300 per practitioner/person/year | \$500 per practitioner/person/year | \$500 per practitioner/person/year | \$750 per practitioner/person/year |
| Physiotherapist | | | | | |
| Chiropractor | | | | | |
| Naturopath/Homeopath | | | | | |
| Podiatrist/Chiropodist | | | | | |
| 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 | \$2,500 per calendar year for all practitioners |
| Termination | Age 75 | Age 75 | Age 75 | Age 75 | Age 75 |
| Dental | | | | | |
| Annual Deductible | Nil | Nil | Nil | Nil | Nil |
| Basic & Comprehensive | 70% Reimbursement | 70% Reimbursement | 80% Reimbursement | 90% Reimbursement | 100% Reimbursement |
| Endodontics | | | | | |
| Periodontics | | | | | |
| Major | No Coverage | No Coverage | No Coverage | 50% Reimbursement | 50% Reimbursement |
| Orthodontics | Not Included | 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 | \$2,000/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 | Once every 6 months |
| Termination | Age 75 | Age 75 | Age 75 | Age 75 | Age 75 |

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Benefits Program

Optional Benefits for 3-9 person firms. Entire firm has to choose the same option for all employees.



| | Copper | Bronze | Silver | Gold | Platinum |
|---|--|--|--|--|--|
| Critical Illness- Optional at the Firm Level | | | | | |
| Schedule | Flat \$10,000 | Flat \$10,000 | Flat \$10,000 | Flat \$10,000 | Flat \$10,000 |
| Termination | Age 70 | Age 70 | Age 70 | Age 70 | Age 70 |
| Weekly Indemnity- Optional at the Firm Level | | | | | |
| Schedule | 66.67% of weekly earnings | 66.67% of weekly earnings | 66.67% of weekly earnings | 66.67% of weekly earnings | 66.67% of weekly earnings |
| Maximum | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |
| NEM | \$600 | \$600 | \$600 | \$600 | \$600 |
| Benefits Commence | 1 st day injury, 8 th day illness | 1 st day injury, 8 th day illness | 1 st day injury, 8 th day illness | 1 st day injury, 8 th day illness | 1 st day injury, 8 th day illness |
| Benefit Duration | 17 weeks | 17 weeks | 17 weeks | 17 weeks | 17 weeks |
| Termination | Age 70 | Age 70 | Age 70 | Age 70 | Age 70 |
| Long- Term Disability - Optional at the Firm Level | | | | | |
| Schedule | Non -Taxable: 66.67% of first \$2,500 of monthly earnings, 50% of the next \$4,000 and 40% of the remainder Taxable: 66.67% of monthly earnings | Non -Taxable: 66.67% of first \$2,500 of monthly earnings, 50% of the next \$4,000 and 40% of the remainder Taxable: 66.67% of monthly earnings | Non -Taxable: 66.67% of first \$2,500 of monthly earnings, 50% of the next \$4,000 and 40% of the remainder Taxable: 66.67% of monthly earnings | Non -Taxable: 66.67% of first \$2,500 of monthly earnings, 50% of the next \$4,000 and 40% of the remainder Taxable: 66.67% of monthly earnings | Non -Taxable: 66.67% of first \$2,500 of monthly earnings, 50% of the next \$4,000 and 40% of the remainder Taxable: 66.67% of monthly earnings |
| Maximum | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 |
| NEM | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 |
| Benefits Commence | 120 th day injury or illness | 120 th day injury or illness | 120 th day injury or illness | 120 th day injury or illness | 120 th day injury or illness |
| Benefit Duration | 5 year Maximum Benefit | 5 year Maximum Benefit | 5 year Maximum Benefit | 5 year Maximum Benefit | 5 year Maximum Benefit |
| Definition of Disability | 24 months own occupation | 24 months own occupation | 24 months own occupation | 24 months own occupation | 24 months own occupation |
| Termination | Age 65 | Age 65 | Age 65 | Age 65 | Age 65 |

Benefits Program

Rates for 3-9 person firms.



Plan Option (all mandatory benefits)

| Province | Coverage Type | Copper | Bronze | Silver | Gold | Platinum |
|---------------------------|---------------|----------|----------|----------|----------|----------|
| Newfoundland and Labrador | Solo | \$101.56 | \$111.62 | \$143.37 | \$174.75 | \$212.89 |
| | Family | \$270.70 | \$299.17 | \$388.79 | \$476.35 | \$585.92 |
| Atlantic | Solo | \$106.66 | \$117.12 | \$150.58 | \$182.98 | \$223.45 |
| | Family | \$285.83 | \$315.54 | \$410.25 | \$500.80 | \$617.29 |
| Ontario | Solo | \$109.39 | \$119.92 | \$154.69 | \$188.84 | \$231.53 |
| | Family | \$286.53 | \$315.95 | \$411.45 | \$503.45 | \$622.59 |
| Manitoba | Solo | \$94.47 | \$103.39 | \$133.76 | \$165.84 | \$200.43 |
| | Family | \$237.67 | \$261.92 | \$343.13 | \$434.65 | \$531.73 |
| Saskatchewan | Solo | \$95.92 | \$105.27 | \$135.60 | \$164.88 | \$200.77 |
| | Family | \$238.28 | \$263.42 | \$343.36 | \$421.69 | \$518.43 |
| Alberta | Solo | \$104.60 | \$114.90 | \$147.73 | \$182.66 | \$223.20 |
| | Family | \$273.11 | \$301.94 | \$392.09 | \$489.18 | \$602.82 |
| British Columbia | Solo | \$106.74 | \$117.02 | \$150.90 | \$186.22 | \$225.99 |
| | Family | \$275.43 | \$304.04 | \$395.71 | \$498.69 | \$557.88 |

| Optional Benefits | Critical Illness | Weekly Indemnity | Long Term Disability |
|----------------------|--------------------------|------------------------|-------------------------|
| All Provinces | \$0.69/\$1000 of benefit | \$0.67/\$10 of benefit | \$2.82/\$100 of benefit |

Critical illness, weekly indemnity and long term disability are available for groups of 3+

*Premium is based on July 1 2023 New Business Rates and exclude applicable taxes. Assumes Life/AD&D Volume prior to any reduction schedule at age 65.

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