

# Member Benefits Program

A benefits program exclusive to members of Mortgage Professional Canada and customized benefits options as well as value-added services that suit your specific needs and budget

## What the Benefit Program offers

The Employee Health and Dental Benefit Plan are designed exclusively for the association's member firms.

## Why Provide benefits to Your Employees?

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's Available

Health: Prescription drugs, medical supplies, massage, chiro, physio etc.

Dental: Cleanings and checkups, 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 claims
- Exclusive for members.

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/Chiropractist				
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

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



# Benefits Program

Rates for 10+ person firms.

Plan Option (all mandatory benefits)



Province	Coverage Type	Copper	Bronze	Silver	Gold	Platinum
Newfoundland and Labrador	Solo	\$77.85	\$84.75	\$110.67	\$132.47	\$161.53
	Family	\$204.45	\$224.18	\$297.37	\$358.41	\$442.65
Atlantic	Solo	\$77.85	\$84.75	\$110.67	\$132.47	\$161.53
	Family	\$204.45	\$224.18	\$297.37	\$358.41	\$442.65
Ontario	Solo	\$82.89	\$90.35	\$117.73	\$142.35	\$173.76
	Family	\$212.28	\$233.15	\$308.07	\$374.40	\$461.72
Manitoba	Solo	\$63.65	\$69.31	\$90.61	\$107.34	\$129.62
	Family	\$154.04	\$169.53	\$225.98	\$273.70	\$334.58
Saskatchewan	Solo	\$68.01	\$74.05	\$96.81	\$116.41	\$141.13
	Family	\$163.45	\$179.65	\$239.34	\$291.48	\$357.99
Alberta	Solo	\$76.76	\$84.03	\$108.78	\$132.16	\$160.04
	Family	\$195.11	\$215.46	\$283.06	\$347.76	\$425.72
British Columbia	Solo	\$81.23	\$88.79	\$115.18	\$136.95	\$166.55
	Family	\$204.97	\$226.04	\$297.17	\$360.31	\$442.27

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.

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

