

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

Benefits Program

Mandatory benefits for 10+ 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 10+ 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	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
NEM	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
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	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
NEM	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
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

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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.

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