



PEOPLE ARE YOUR INVESTMENT – MAXIMIZE THEIR VALUE

With the industry-wide staffing shortages that are forecast, employers will need to work wisely to attract and retain the top employees who are a key element of any successful business. This will include looking for people from beyond the traditional labour markets. Attracting quality workers from other industries means that you're now competing for job candidates—not just with your closest rival, but also with employers from other sectors. Offering a quality benefit package is a cost-effective and valuable component of your total compensation package.

Since 1985, ABLE BC has sponsored a comprehensive Group Benefit Program that is available to member firms with as few as three employees. By leveraging the purchasing power of ABLE BC, we have negotiated significant improvements in cost structure, as well as terms and conditions not offered to individual firms.

Benefits available include:

- Life Insurance
- Accidental Death and Disablement/Critical Illness
- Long Term Disability
- Dental Care
- Extended Health Care
- Employee optional benefits

Through our partners at Johnstone's Benefits, ABLE BC's benefit program can be customized to suit your needs. For more information contact Eddie Epstein at 604-980-6227 or 1-800-432-9707 or eddie@jbenefits.com.

This program gives you a competitive edge in the job market and a tax deduction for your business. Whether you have coverage already or you're looking to enrol for the first time, this program could be just right for your needs.

DENTAL CARE



Benefits are available to Employees and Dependents.

Each business chooses their coverage options. All employees enrolled in the plan must participate in this benefit unless they are covered under a spousal dental plan.

Plan Design Options

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|--|---|
| Basic Services | Reimbursement levels can be 80% to 100%. Annual maximum is \$1,000 per person per year. |
| Restorative Services | Reimbursement level is 50%. Annual maximum is combined with basic services. |
| Orthodontic Services (dependent children only) | Reimbursement level is 50%. The plan has a lifetime maximums of either \$1,000 or \$1,500 |

Basic Services are considered diagnostic, preventive, surgical, basic restorative prosthetic repairs, endodontics and periodontics. Also, includes relining and rebasing of dentures.

Restorative Services are considered crowns, bridges, partial and complete dentures.

Orthodontic Services are considered the straightening of Children's teeth

Convertible to an individual plan on employee termination

HEALTH SPENDING ACCOUNT



A Health Spending Account is a flexible benefit being offered to employees under an increasing number of benefit plans.

This account can be used to pay for **any expense that Canada Revenue Agency (CRA) considers an eligible Medical Expense ****. Any payments made from this account are made in **before tax dollars**.

**** All of the eligibility rules are outlined in CRA's Interpretation Bulletin #IT-519R.** Further, if you wish to you can reference the following sections in the Income Tax Act – 64, 118.2, and 118.4.)

A Health Spending Account is a reimbursement account, reimbursing the employee or Health Practitioner after the expenses have been incurred. The ultimate advantage to an H.S.A. is that it provides a tax-effective way to pay for any health care expenses not paid for under any other arrangement.



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Benefits Underwritten & Claims Paid by



Pacific Blue Cross, the registered trade-name of PBC Health Benefits Society, is an independent licensee of the Canadian Association of Blue Cross Plans. BC Life is the registered trade-name of British Columbia Life & Casualty Company, a wholly-owned Subsidiary of Pacific Blue Cross.

Interested in a Quote?

Contact **Eddie Epstein**

Phone: 604 980-6227 · Toll Free: 1-800-432-9707

or

Complete the following and mail or fax to Johnstone's Benefits Information specific to your employees is needed to calculate the costs of your group insurance program. Factors such as occupation, sex, marital status, age, income and Province of residence all have an impact upon the ultimate group rates.

Name:

Address:

City/Prov.

Postal Code:

Telephone:

Fax:

E-mail:

Company Name:

Group Insurance Benefits



GROUP BENEFITS FOR ABLE BC

The following describes the benefit program specifically designed for ABLE BC members. Benefits are available to member firms in good standing with ABLE BC and employing 3 or more employees.

All full time, year round, regular employees working a minimum of 20 hours per week (30 hours per week for Long Term Disability benefits) are covered based on the options chosen by the employer.

BASIC LIFE INSURANCE



This benefit provides 24 hour protection. Benefits are payable in the event of an insured employee's death at any time or place, from any cause.

Coverage reduces by 50% at age 65 and terminates at age 70 or earlier retirement.

Options

| | |
|-------------------|--------------------------|
| Employees | \$15,000 |
| Owners & Managers | Higher amounts available |

Employees whose employment ceases have 31 days to convert their group life coverage to an individual policy. Medical evidence of insurability is not required.

ACCIDENTAL DEATH AND DISABLEMENT (A.D.&D.)



This benefit provides 24 hour protection. Benefits are payable in the event that an insured employee's **death is the result of an accident**. In the event of an accidental death, and amount equal to (and in addition to) the basic life insurance is paid.

If an accident causes loss of or loss of use of sight, hearing or appendages, there is a schedule of benefit payments based on the severity of the loss.

Additional payments are also made of up to:

- \$10,000 Repatriation benefits.
- \$10,000 Rehabilitation benefits.
- \$10,000 Occupational Training Benefit For Spouse.
- \$10,000 Family Travel Benefit.
- \$5,000 Education Benefit.

DEPENDENT LIFE



Benefits are payable as a result of an insured dependent's death at any time or place, from any cause. All eligible employees' dependents must participate but evidence of insurability is not required.

| | Spouse | Each Child |
|----------|---------|------------|
| Option 1 | \$2,000 | \$1,000 |
| Option 2 | \$5,000 | \$2,500 |

SHORT TERM DISABILITY (WEEKLY INDEMNITY or WI)



When employees are absent from work for brief periods as a result of illness or injury, this benefit pays a regular weekly income equal to 66 2/3% of normal earnings.

Benefits can be paid tax free if the employees pay for this benefit (either directly or by way of a monthly taxable benefit).

If the same cause results in a recurrence of disability within 14 days of an employee's return to work, payments will resume immediately for the balance of the benefit period.

When employers include this benefit in their benefit program, they are eligible for the EI rate reduction.

Plan Design Options

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|----------|---|
| Option 1 | Benefits start on day 15 after an accident or sickness, and pays for 15 weeks |
| Option 2 | Benefits start on day 1 after an accident or hospitalisation, or after day 8 of sickness, and pays for up to 17 weeks |

LONG TERM DISABILITY



The Long Term Disability plan provides financial protection when employees are absent from work as a result of a disability (both partial and total disability) that lasts beyond 17 weeks (either the Short Term Disability or E.I. benefit periods). This benefit pays a portion of their income while they are disabled up to age 65.

Benefits can be paid tax free if the employees pay for this benefit (either directly or by way of a monthly taxable benefit).

Plan Design Options

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|--------------------------|--|
| Elimination period | 120 days |
| Benefit | 66.67% of first \$2,500 of monthly income, 50% of next \$2,500, 40% of balance |
| Maximum monthly benefit | \$5,000 |
| Definition of disability | The employee is unable to perform the duties of their own occupation during the first 24 months. After 24 months, the employee is unable to perform the duties of any gainful occupation for which they are reasonably suited to by way of education, training or experience. |

EXTENDED HEALTH CARE



This is a complete supplement to the Provincial Medical Plan (MSP) and does not replace this coverage.

Benefits are available to **Employees and Dependents**.

The business chooses their coverage option. All employees enrolled in the plan must participate in this benefit unless they are covered under a spousal health plan.

Extended Health has a \$1,000,000 lifetime maximum. Additionally, certain specific benefits have annual or lifetime maximums.

PAY DIRECT DRUG CARD

This benefit can be added to any of the plan options. Pay Direct Drug Cards provides prescription claim processing at the point of purchase in any pharmacy. Employee's need simply to present their card, and the pharmacist will bill the Insurer directly. No waiting for reimbursement.

Plan Design Options

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|---------------------|---|
| Reimbursement Level | Reimbursement levels can be 70% to 100% of eligible expenses |
| Deductible | Deductibles may also be included if desired |
| Vision Care | Reimbursement levels can be \$80, \$100, or \$150 every 2 years |
| Eye Exams | Reimbursement levels can be \$50, \$75, or \$100 every 2 years |



HOSPITAL / MEDICAL BENEFITS:

- semi-private or private hospital room accommodation
- out-patient, emergency ward, short stay and hospital co-insurance charges
- prescription drugs
- private duty Registered Nurses
- emergency ambulance services
- medically necessary (doctor ordered) equipment including
- artificial limbs, braces, crutches, splints, casts and trusses
- wheelchair, respiratory or hospital type beds, iron lung, cardiac screener
- colostomy, ileostomy or urethrostomy supplies
- wigs or hairpieces
- fees for paramedical services (Chiropractor, Physiotherapist, Speech Therapist, Clinical Psychologist, Podiatrist, Naturopath, Massage Therapist, and Acupuncture).
- orthopaedic shoes
- orthotics
- hearing aids
- dental accident coverage
- oxygen, plasma and blood

TRAVEL INSURANCE



Emergency Out-of Province and Out-of Country.

The Extended Health Care Plan includes **Out-of-Province and Out-of-Country** Coverage at 100%.

• emergency charges for physician and laboratory services, X-rays, hospital room, board and medical services; prescription drugs, local and air ambulance.

• includes 24 hour availability to trained multilingual assistance to help identify the appropriate medical care in the area, assist in emergency medical payments, arrange medical transportation, both locally and for return home, assist travel companions, and contact relatives as well as personal physicians.

Convertible to an individual plan on employee termination