



## Benefits tailored for you

**Morneau Shepell has been a long standing partner of Canadian Housing and Renewal Association (CHRA) and we understand your unique needs.**

As a member of CHRA, you are entitled to receive preferred rates through our volume purchasing power. Get the most comprehensive benefits for all of your needs, all in one place.

Get affordable, flexible, and convenient benefits:

- Life Insurance
- Accidental Death and Dismemberment
- Optional Life Insurance
- Disability Insurance
- Extended Health
- Dental

### We've got you covered

Thanks to your association's strength in numbers, we can deliver a much more all-encompassing and inexpensive alternative to individual insurance products. Cover yourself and your family.

When you join the CHRA group benefit program offered through Morneau Shepell, you will:

- Save with special discounted rates, through volume purchasing by CHRA
- Choose your benefits (Life, Long-Term Disability, Medical, and Dental) and amount of insurance you need
- Offer the savings, choice and convenience to any staff you hire



# Overview of the CHRA Benefits Program

## Life Insurance and Accidental Death and Dismemberment (AD&D)

- Equal to 2 times annual earnings, rounded to the next higher multiple of \$1,000, if not already such multiple, to a maximum of \$100,000.
- AD&D matches life
- All amounts of Life Insurance will reduce by 50% at age 65, and terminate at age 70 or earlier retirement.

## Optional Life Insurance

- Available in units of \$10,000, subject to a minimum of \$10,000 and to a maximum of \$100,000.
- Available to employees and spouses
- Coverage terminates at 70 or earlier retirement.

## Long Term Disability (LTD)

- Pays 66.7% of monthly salary to maximum benefit of \$5,000 per month
- Benefits start on 120th day of continuous disability and continue to age 65.

## Extended Health Care

- Unlimited overall maximum for all health benefits (other than out-of-country expenses)
- Each employee can choose single or family coverage
- Drug Coverage with Payment Card
- 100% coverage for prescription drugs, up to an unlimited maximum

## Medical Services and Supplies

- 100% coverage for services of paramedical practitioners, up to \$500 per practitioner per year
- 100% coverage for hearing aids, up to \$500 per five years per person
- \$300 per 3 years for custom made orthotics

## Vision

- One eye examination every 24 months (per 12 months for children)
- 100% coverage for eye glasses or contact lenses up to \$100 every 24 months

## Out-of-Country Coverage

- 100% coverage for emergency out-of-country medical costs, up to \$1,000,000 per incident to 90 days trip duration

## Dental

- All dental benefits are limited to a combined maximum of \$1,500 per covered person per year
- Benefits are based on the current General Practitioner fee guide for your province of residence
- Each employee can choose single or family coverage

## Dental Services include:

- 100% coverage for basic dental services such as check-ups, x-rays, fillings and basic dental surgery
- 100% coverage for comprehensive basic services such as endodontic and periodontic services including root canal therapy and treatment of gums
- 50% coverage for major restorative services including dentures, denture repairs, crowns and bridgework

## Survivor Benefits

- In the event of your death while insured for these benefits, your spouse and/or dependent children will remain insured for health/dental coverage for up to 2 years from the date of your death with no premiums payable.

For more information on the CHRA group benefit program or for a free, no-obligation quote, please contact us at [businesssolutions@morneaushepell.com](mailto:businesssolutions@morneaushepell.com) or 1.866.432.8427.