

# 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

Life Insurance

## 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 10+ person firms.



	Copper	Bronze	Silver	Gold	Platinum
<b>Life and AD&amp;D Insurance</b>					
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
<b>Extended Health Care</b>					
<b>Drug</b>					
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
<b>Paramedicals</b>					
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
<b>Dental</b>					
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

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



\*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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How to

# Enroll In Your Benefits Plan.

Easily enroll in your benefits plan in less than 5 minutes. A couple of weeks before your plan comes into effect you will receive an email from Simply Benefits with a **unique link to your digital enrollment form**. Here's how enrollment works:

**1** First, you will receive an email from **Simply Benefits** where you can click the "Sign Up" button to be taken to the **digital enrollment form**! Then, you can enter your email and create a password.

The form is titled "Create Account" and has a navigation bar at the top with links: Create Account, Details, Dependents, Beneficiaries, Trustee, Spending Accounts, and Confirmation. The form is divided into several sections, each with a "CONTINUE" button:

- Create Account:** Fields for Email and Password.
- Details:** Fields for First Name, Last Name, Address\*, and Coverage Type.
- Dependents:** Fields for First Name, Last Name, and Relationship.
- Beneficiaries:** Fields for First Name, Last Name, and Shares.
- Trustee:** Fields for First Name and Relationship.
- Confirmation:** A radio button for "I acknowledge that this information is correct.", followed by fields for Signature and Date.

**3** The third step is for adding your **Dependents**. Here is where you can add their information such as their name, **relationship**, and email address. If your spouse has their own coverage you can also enter it here.

**5** The fifth step is for selecting a **Trustee**. A Trustee only needs to be included if one of your beneficiaries are under the age of 18.

**Note:** If none of your beneficiaries are under 18, then you can skip this step.

**2** The second step is for filling out **general information** like your phone number, address, marital status, and **coverage type**. Some of this information will already be pre-filled from the data that your employer has provided.

**4** Here you can specify which individuals you would like as your **beneficiaries**, and the percentage of shares you are allocating them. You can add as many as you would like by clicking the '**Add Beneficiary**' button. Remember, if there is more than one beneficiary the total percentage amongst all individuals listed should equal 100%.

**6** Once all the information in the form is filled and correct, you can move onto the final step. This is to **e-sign** your enrollment form and officially enroll in your benefits plan.

**It's that easy!**

\*Enrollment Form has been condensed in this example.