Group Benefits for Pharmacies

A program specifically designed for Pharmacies and their employees.

Employee Classes
Each store's employees fall into one of 4 classifications.

Class 1	Owners & Managers
Class 2	Pharmacists
Class 3	Pharmacy Technicians
Class 4	All other employees

Benefits are available to full-time or permanent part time employees working more than 20 hrs./wk, 25 hours or more for Class 4.

Life Insurance

Each store chooses their coverage option. All employees are covered, based on the option chosen.

		Life Insurance Coverage
Option 1	Classes 1, 2, 3	$50,000
	Class 4	$25,000
Option 2	All Classes	2 x annual earnings
Option 3	Classes 1, 2, 3	2 x annual earnings
	Class 4	1 x annual earnings
Option 4	All Classes	1 x annual earnings

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.

The Basic Life benefit includes a Living Benefit payout option for terminally ill employees.

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.

Insured will receive an additional amount equal to the life insurance benefit.

Payouts are also made when an accident causes loss of or loss of use of sight, hearing or appendages. As an example, 2 times the insured amount is paid for an accident that causes para, hemi, or quadriplegia.

Additional payments are made for disablement, up to:

- $15,000 for rehabilitation costs
- $15,000 for family transportation and subsistence if injury occurred more than 150 km from home
- $50,000 for home and vehicle modification
- $50,000 for personal mobility device such as electric wheelchair, lifts, etc.
- $5,000 for special fitness or athletic equipment
- $25,000 for cosmetic disfigurement
- $10,000 for survival of heart attack, cancer, stroke or kidney failure
- $25,000 if auto accident and seat belt was fastened
- $2,500 for hospital confinement

Additional payments are made for accidental death, up to:

- $15,000 for spousal retraining
- $15,000 for repatriation/identification if loss occurred more than 150 km from home
- $5,000/child/year up to 4 years for college tuition
- $5,000/child/year up to 4 years for day care
- $1,000 for bereavement counselling

Dependent Life (Optional by Store)

Each store chooses their coverage option. All employees who have dependents are covered, based on the option chosen.

	Spouse	Each Child
Option 1	$5,000	$2,500
Option 2	$10,000	$5,000

Benefits are payable as a result of an insured dependent's death at any time or place, from any cause.

Short Term Disability (Optional by Store)

Each store chooses their coverage option. All employees are covered, based on the option chosen.

All classes
1-8-17 weeks (benefits commence after 1 day in the event of accident, 8 days in the event of sickness and pay for up to 17 weeks)

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 70% of the first $700 of weekly earnings, plus 50% of the balance to a maximum of $1,000 per week.

Benefits can be paid tax free if the employee pays the cost of this benefit (either directly or as a monthly taxable benefit).

Long Term Disability (Optional by Store)

Schedule of Benefits for all stores
Benefit amount is calculated as 70% of the first $3,000 of monthly earnings, plus 50% of the balance. Overall maximum benefit is $6,000.

Benefits commence after 17 weeks of absence and are payable as long as disability exists or to age 65.

Benefits are payable for accidents or sicknesses that cause **total disibility**. Benefits for an employee who is totally disabled will be paid up to 24 months* if they are unable to substantially perform the duties of their regular jobs. Beyond 24 months, total disability benefits continue to individuals who, because of their disability, cannot work in any gainful occupation for which they are or may reasonably become qualified.

Partial Disability benefits can be paid to all Classes who return to their own or another job, but at a reduced basis.

Benefits can be paid tax free if the employee pays the cost of this benefit (either directly or as a monthly taxable benefit).

* 60 months for Classes 1 & 2

Extended Health Care

Benefits are available to Employees and their Dependents.

Each store chooses their coverage option. All employees are covered, based on the option chosen.

	Type of Services
Option 1	100% coverage, ***no prescription drug coverage*** , Vision care at $150 every 2 years
Option 2	100% coverage, prescription drugs at 80% with an annual maximum of $1,000. Vision care at $150 every 2 years.
Option 3	100% coverage, prescription drugs at 80%, Vision care at $150 every 2 years

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

All employees enrolled in the plan must participate in this benefit unless they are covered under a spousal health plan.

Extended Health has a $5,000,000 lifetime maximum. Additionally, certain specific benefits have annual or lifetime maximums.

All plans provide:

- semi-private or private hospital room accommodation
- out-patient, emergency ward, short stay and hospital co-insurance charges
- prescription drugs (brand and generic)
- private duty Registered Nurses ($10,000 per year)
- 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 uretherostomy supplies
- wigs or hairpieces
- smoking cessation up to $500 per lifetime
- most medical supplies and equipment including 1 blood pressure monitor every 5 years
- Paramedical services as follows:
  Chiropractor, Massage practitioner, Naturopath, Physiotherapist, Podiatrist, Speech Language Pathologist (at $35 per visit to a maximum of 20 visits per year). Psychologist/Social Worker $50/visit up to $500/year. Acupuncturist at $100/year, and Dietician up to $350/year
- orthopaedic shoes – 1 pair/year
- orthotics to a maximum of $200/year
- hearing aids up to $500/3 years.
- dental accident coverage
- oxygen, plasma and blood
- Eye exams up to $80/2 years
- Cardiac Rehabilitation to a lifetime maximum of $10,000.

Travel Insurance

All extended health care plans include out-of-province coverage at 100%

- emergency out-of-country coverage (travel insurance) with a 60 day per trip limitation
- emergency charges for hospital room, board and medical services; prescription drugs; and 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.

Dental Care

Benefits are available to Employees and their Dependents.

Each store chooses their coverage option. All employees are covered, based on the option chosen, unless they are covered under a spouse's dental plan.

	Type of Services
Option 1	80% basic services (incl. Periodontics and endodontics), $1,500 max. per person per year
Option 2	80% basic services, 50% major services, $2,000 max. per person per year combined
Option 3	100% basic services, 50% major services, $2,000 max. per person per year combined

There is no deductible

Basic services are considered: restorative, cleaning, scaling (up to 8 units/year), exams (once every 6 months), fluoride, extractions, root canals and periodontal work.

Major services include crowns, caps, and bridgework.

For Options 2 & 3, 50% Orthodontic coverage to a lifetime maximum of $2,000 may be added as an option.

PHARMACY ASSOCIATION OF SASKATCHEWAN

Offered through

PHARMACY ASSOCIATION OF SASKATCHEWAN

Administered by

JOHNSTONE'S BENEFITS

JOHNSTONE'S BENEFITS
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North Vancouver, BC V7R 2S3
Phone: (604) 980-6227
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Toll-Free: 1-800-432-9707
Website: www.jbenefits.com

Marketed through

Lothman Insurance & Consulting
Kevin Barros

134 Primrose Drive
Saskatoon, SK
S7K 5S6
Phone: (306) 956-0820
Toll Free: 1-800-667-9650
Fax: (306) 934-0099
Email: kdbar@sasktel.net

Interested in a Quote?

Confidential Employee Data

Information specific to your employees is needed to calculate the costs of your company's 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. _____

Telephone: _____ Fax: _____

E-mail: _____

Pharmacy Name: _____

Do you have a benefit plan currently: ○ Yes ○ No Name of insurer: _____

	Employee Name	Occupation	Sex	Birthdate (mm/dd/yyyy)	Annual Earnings	EHB* Stat	Dent* Stat	Date Of Employ	Prov Of Res.
1									SK
2									SK
3									SK
4									SK
5									SK
6									SK
7									SK
8									SK
9									SK
10									SK
11									SK
12									SK
13									SK
14									SK
15									SK
16									SK
17									SK

*Single	=	S
Couple	=	C
Family	=	F
No Coverage	=	N

Return to: **Lothman Insurance & Consulting**
Phone: (306) 956-0820
Toll Free: 1-800-667-9650
Fax: (306) 934-0099
Email: kdbar@sasktel.net

Group Benefits for Pharmacies

PHARMACY ASSOCIATION OF SASKATCHEWAN

Insurance Program