

Introducing
**The REIN™ Member Exclusive
Health and Dental Plan**

“Making You Smile In More Ways Than One”

icba | Benefit Services Ltd.
LIFE HEALTH DENTAL



**This REIN™ Exclusive plan is the
Ultimate Solution for you, your family
and your employees if you are:**

- Self-employed or Full Time Investor
- Small business owner with staff
- Not covered by your employer
- Not satisfied with your current health coverage

icba | Benefit Services Ltd.
LIFE HEALTH DENTAL



Freedom To Choose

- Three options for you to choose from
- Leverages Large REIN™ Membership for better pricing
- Simple application process
- Ability to customize to meet your needs

icba | Benefit Services Ltd.
LIFE HEALTH DENTAL



**ICBA Benefits Services Ltd
Providing Maximum Coverage
for Minimal Dollars
for 30+ Years**

icba | Benefit Services Ltd.
LIFE HEALTH DENTAL



Why ICBA Can Back This REIN™ Coverage

- Nationally licensed insurance services provider specializing in group benefit solutions
- Operations across Canada
- 30 years in business
- 30 million of annual premium revenue
- Focused on maximizing your coverage by leveraging client volume discounts

Confidence with ICBA

- Provide insurance administration services and product support to many major associations and groups across Canada
 - Merit Association Canada
 - Canadian Home Builders Association of BC
 - Canadian Glass Association

Advantages for REIN™ members

- **Leverage** the power of REIN™ as a group
- **Cost savings** far beyond individual plans
- **Superior coverage**
 - Option to have orthodontic coverage
 - Better disability rating and accessibility
- **Immediate access**
i.e. no waiting period upon approval

 **ICBA** | Benefit Services Ltd.
LIFE HEALTH DENTAL



Advantages for REIN™ members

- **Easy access**
 - Drug card
 - Visioncare: glasses and eye exams
 - Top up coverage options like Critical illness
- **Complimentary travel coverage**
 - Base plan includes out-of-province travel insurance coverage for 60 days per trip

 **ICBA** | Benefit Services Ltd.
LIFE HEALTH DENTAL



You Have The Freedom of Choice!

Three options for you to choose from:

Bronze

Silver

Gold

icba | Benefit Services Ltd.
LIFE HEALTH DENTAL



Option: **Bronze level**

Drugs	Bronze: Drug Card at 70% reimbursement, 2,000/yr maximum
Dental Plan	Bronze: Reimbursement for 80% of basic dentist's fees
Extended Health Benefits	Bronze: \$250 deductible, pays 70% of all eligible expenses
Life Insurance	25,000 and the option to increase coverage
Optional:	
Short Term Disability (Wage Indemnity)	Benefit would begin after 15 days of continuous disability, and continue for up to 15 weeks. \$750 max benefit per week
Long Term Disability	To age 65, benefit per month \$4,000 max

Amazing Coverage For Great Low Fee

	Single	Family
Competitor #1 Great West Life	\$95.11	\$260.04
Competitor #2 Sun Life	\$100.91	\$235.42
Competitor #3 Blue Cross	\$117	\$319
REIN™ Bronze Plan	\$84.28	\$201.50

Option: Silver level

Drugs	Silver: No deductible Drug Card at 80% reimbursement, 2,000/yr maximum
Dental Plan	Silver: Pays 80% of basic fees, plus 50% of crowns, etc. and 50% of dependent children's orthodontics
Extended Health Benefits	Silver: \$100 deductible, pays 80% of eligible expenses
Life Insurance	25,000 and the option to increase coverage
Optional:	
Short Term Disability (Wage Indemnity)	Benefit would begin after 15 days of continuous disability, and continue for up to 15 weeks. \$750 max benefit per week
Long Term Disability	To age 65, benefit per month \$4,000 max

Amazing Coverage For Great Low Fee

	Single	Family
Competitor #1	\$155.65	\$380.31
Competitor #2	\$189.31	\$372.31
Competitor #3	\$160.32	\$350.36
REIN™ <u>Silver Plan</u>	\$121.23	\$299.27

Option: Gold level

Drugs	Gold: No deductible Drug Card at 90% reimbursement, 2,000/yr maximum
Extended Health Benefits	Gold: Nil deductible, pays 90% of eligible expenses
Dental Plan	Gold: Pays 100% of basic fees, plus 50% of crowns, etc. and 50% of dependent children's orthodontics
Life Insurance	25,000 and the option to increase coverage
Optional:	
Short Term Disability (Wage Indemnity)	Benefit would begin after 15 days of continuous disability, and continue for up to 15 weeks. \$750 max benefit per week
Long Term Disability	To age 65, benefit per month \$4,000 max

Amazing Coverage For Great Low Fee

	Single	Family
Competitor #1	\$180.08	\$478.01
Competitor #2	\$220.20	\$480.69
Competitor #3	\$201.36	\$451.24
REIN™ <u>GOLD</u> Plan	\$167.68	\$430.30

Your Plan Wins... So Do You!

	ICBA -bronze	Competitor #1
Prescription Drugs	70% co-insurance No deductible \$2000/yr maximum	75% co-insurance \$5 deductible \$750/yr maximum
Dental Plan	80% coverage for basic 80% for endodontic \$1250 max per person no deductibles	3 month waiting period \$25 per person deductible 75% routine 50% endodontic \$500 max per person
Paramedical	\$30/per visit; \$300/yr per profession	80% co-insurance \$400 max for all practitioners combined
Travel	\$1,000,000 travel medical 60 days of travel	Additional \$16.60 a month

Your Plan Wins... So Do You!

	ICBA -bronze	Competitor #2
Prescription Drugs	70% co-insurance No deductible \$2000/yr maximum	70% co-insurance \$5 deductible \$7000 at 70%; then 100% to \$100,000
Dental Plan	80% coverage for basic 80% for endodontic \$1250 max per person no deductibles	3 month waiting period 70% routine \$750 max per person
Paramedical	\$30/per visit; \$300/yr per profession	\$25/per visit; \$300/yr per profession
Travel	\$1,000,000 travel medical 60 days of travel	\$1,000,000 travel medical 60 days of travel

icba | Benefit Services Ltd.
LIFE HEALTH DENTAL

**Your Plan Wins... So Do You!**

	ICBA -bronze	Competitor #3
Prescription Drugs	70% co-insurance No deductible \$2000/yr maximum	80% co-insurance Dispensing fees not included \$1000/yr maximum
Dental Plan	80% coverage for basic 80% for endodontic \$1250 max per person no deductibles	3 month waiting period 70% routine only 70% endodontic \$500 max yr1; \$750 in yr 2
Paramedical	\$30/per visit; \$300/yr per profession	\$25/per visit; \$300/yr per profession
Travel	\$1,000,000 travel medical 60 days of travel	Additional \$11/month maximum 30 days of travel \$5,000,000

icba | Benefit Services Ltd.
LIFE HEALTH DENTAL



Extra Bonuses Because You're A REIN™ Member!

icba | Benefit Services Ltd.
LIFE HEALTH DENTAL



Optional Coverages - REIN™ Bonuses

	ICBA -bronze	Others
Life Insurance	\$25,000 for life and AD&D \$10,000 for spouse \$5,000 for each child	None.
Short Term Disability	66.67% of salary Maximum \$750/week Simple underwriting	None. Significant Medical and Financial underwriting for private insurance
Long Term Disability	66.67% of salary Maximum \$4000/month Simple underwriting	None. Significant Medical and Financial underwriting for private insurance
Critical Illness	\$25,000 flat coverage 16 Illnesses covered Simple underwriting	None. Medical underwriting also includes family history

icba | Benefit Services Ltd.
LIFE HEALTH DENTAL



Program Summary

	ICBA –Bronze
Prescription Drugs	Best co-insurance and deductible combination High annual limit (\$2000)
Dental	Best Basic and Endodontic coverage (80%) Highest annual limit (\$1250/individual) No Waiting Period
Paramedical	Highest \$ per visit coverage (\$30/visit) Highest annual limit (\$300 per profession) Coverage is per profession, not total
Travel	Included in coverage; others are add-ons Longest travel duration coverage
Life Insurance	Included in coverage; others have none
Critical Illness	Limited underwriting
Disability	Limited underwriting

Website for REIN™ Members

<http://www.benefit-plan.ca/REIN™>

Life is precious, so are your employees.

icba
Benefit Services Ltd.

REIN
Real Estate Investment Network™

Select your Plan

- The Construction Industry's Benefit Plan
- The Construction Supplier Plan
(In BC, The BC Small Business Benefit Plan)
- The Owner/Operator Plan
- Build Your Own

Life Insurance • Accidental Death • Dependent Life Insurance • Extended Health Care • Vision • Disability

REIN™ Health and Dental Program Summary

- **Exclusive** to REIN™ Members, Family and Employees
- **Top up** for base provincial coverage
- **Flexible program** designed to fit your needs
- **Coverage for:** health care expenses, dental appointments, prescription drugs and eyeglasses

 **ICBA** | Benefit Services Ltd.
LIFE HEALTH DENTAL



Getting Coverage is Quick & Simple!

- <http://www.benefit-plan.ca/>
- One minute quotation
- Application, booklet, claim form
- **1-888-298-7752 ask for REIN™ program**

 **ICBA** | Benefit Services Ltd.
LIFE HEALTH DENTAL

