
ASSET 2-25

GROUP INSURANCE PLAN
FOR COMPANIES
WITH 2 TO 25 EMPLOYEES

A flexible
plan to fit
your needs



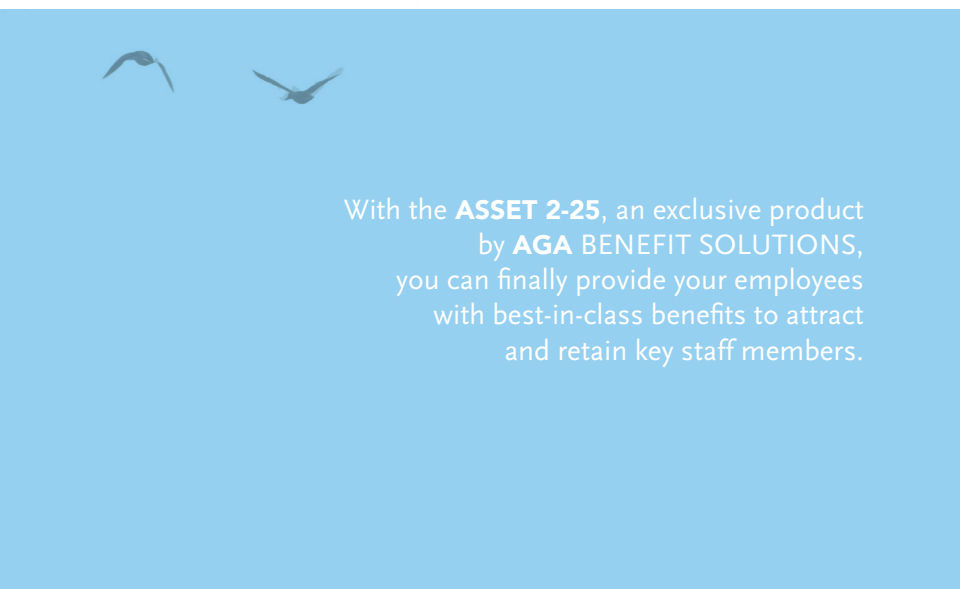
AGA
BENEFIT
SOLUTIONS

AN EMPLOYEE BENEFITS COMPANY

FLEXIBILITY
AND ACCESSIBILITY



Companies with
2 to 25 employees
can now benefit
from a group
insurance plan with
competitive rates.



With the **ASSET 2-25**, an exclusive product
by **AGA BENEFIT SOLUTIONS**,
you can finally provide your employees
with best-in-class benefits to attract
and retain key staff members.

THE BEST OFFER

AGA BENEFIT SOLUTIONS

works in
partnership
with several
insurance
providers
to offer the
following
advantages:



- Some of the lowest and most affordable rates on the market and extremely competitive administrative fees.
- \$6,000 of Critical Illness coverage - for stroke, cancer, heart attack (myocardial infarction) or kidney failure – included as part of the AD&D benefit.
- Life insurance coverage for employees, their dependents, as well as short and long term income protection.
- Comprehensive and market-leading employee assistance and legal assistance program.
- A handy drug card for pharmacy purchases or electronic dental insurance claims, if included in your plan.
- A comprehensive travel insurance plan from a specialized insurer that offers competitive rates.
- Access to a preferred pharmacy network offering lower dispensing fees and home delivery option. (Not applicable in Quebec)
- Access to Group Retirement programs, so you can do business with a single source supplier for all your benefits.
- Coverage flexibility when an Employer would like to provide extra health or dental coverage using a payment method that is both tax and cost effective.
- A reliable management system that people really love. **AGA BENEFIT SOLUTIONS** will manage staff movement, track deductibles, and transfer medical and dental fees should you change insurance providers during the year.
- **AGA BENEFIT SOLUTIONS** handles full administration of the ASSET 2-25 pool and pays claims, which is a PLUS for you. You benefit from all the competitive advantages available on the market, without having to think twice about it. Your employees will receive a Pay Direct Card for submitting their drug and dental care claims online. They will also benefit from the online claims service for care provided by healthcare professionals registered for online payment. At all times, they will have access to the Member portal for submitting other claims online.
- Ability to add innovative ancillary services including virtual health care, employee discount programs, alcohol and substance abuse support and pharmacogenetic testing.

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POSSIBLE
COMBINATIONS

| | Health Care Plans (Mandatory coverage) | | | | | |
|------------------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| | Onyx | Quartz | Crystal | Ruby | Sapphire | Diamond |
| Annual Deductible | None | None | None | None | None | None |
| Reimbursement | 70% | 75% | 80% | 80% | 90% | 100% |
| Drugs | Mandatory Generic substitution (including biosimilar) Requiring a prescription | Mandatory Generic substitution (including biosimilar) Requiring a prescription | Mandatory Generic substitution (including biosimilar) Requiring a prescription | Mandatory Generic substitution (including biosimilar) Requiring a prescription | Mandatory Generic substitution (including biosimilar) Requiring a prescription | Mandatory Generic substitution (including biosimilar) Requiring a prescription |
| Drugs List | Quebec: RAMQ List Other provinces: Standard formulary | Standard formulary | Standard formulary | Standard formulary | Standard formulary | Standard formulary |
| Quebec: Per prescription deductible | \$5 | \$5 | \$3 | \$3 | \$3 | None |
| Other provinces: Dispensing fee cap | \$8 | \$8 | \$9 | \$9 | \$9 | None |
| Annual reimbursed maximum (drugs) Quebec | None | None | None | None | None | None |
| Other provinces | \$5,000 | \$10,000 | \$15,000 | \$15,000 | None | None |
| Hospital expenses | Semi-private room at 100% | Semi-private room at 100% | Semi-private room at 100% | Semi-private room at 100% | Semi-private room at 100% | Semi-private room at 100% |
| Hearing aids | N/A | \$500 / 36 months | \$500 / 36 months | \$500 / 36 months | \$500 / 36 months | \$500 / 36 months |
| Licensed nurses (excluding foot care) | N/A | \$5,000 at 100% | \$5,000 at 100% | \$10,000 at 100% | \$10,000 at 100% | \$10,000 at 100% |
| Paramedical services | N/A | \$300 / year | \$300 / year | \$500 / year | \$500 / year | \$750 / year |
| Mental health professionals* | N/A | \$600 / year | \$600 / year | \$1,000 / year | \$1,000 / year | \$1,500 / year |
| Glasses and contact lenses | N/A | N/A | N/A | \$250 / 24 months | \$250 / 24 months | \$300 / 24 months |
| Eye exam | 1 / 24 months | 1 / 24 months | 1 / 24 months | 1 / 24 months | 1 / 24 months | 1 / 24 months |
| Travel insurance | \$5,000,000 per trip | \$5,000,000 per trip | \$5,000,000 per trip | \$5,000,000 per trip | \$5,000,000 per trip | \$5,000,000 per trip |

For all employees residing in Quebec, RAMQ minimum coverage applies.

*Psychologist • Psychoanalyst • Psychiatrist • Social worker • Registered Psychotherapist • Licensed Psychotherapist • Psychotherapist • Counselling Psychotherapist • Psychoeducator • Counselling Therapist • Certified Canadian Counsellor • Certified Clinical Counsellor • Registered Counsellor • Registered Clinical Counsellor • Registered Professional Counsellor • Registered Counselling Therapist • Licensed Counsellor • Clinical Counsellor • Clinical Therapist • Certified Counsellor • Mental Health Therapist • Marriage and Family Therapist • Sexologist.

| | Dental Care Plans (Optional coverage) | | | |
|-------------------|---------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------------------------------------------------|
| | Bronze | Silver | Gold | Platinum |
| Annual deductible | None | None | None | None |
| Reimbursement | 70% Preventive and basic | 80% Preventive and basic 50% Major care | 90% Preventive and basic 50% Major care | 100% Preventive and basic 50% Major care 50% Orthodontic care |
| Follow-up exam | 12 months | 9 months | 6 months | 6 months |
| Dental fee guide | Province of residence Current year | Province of residence Current year | Province of residence Current year | Province of residence Current year |
| Diagnosis | Combined basic care Max \$750/CY | Combined basic and major care Max \$1,000/CY | Combined basic and major care Max \$1,500/CY | Combined basic and major care Max \$2,000/CY + Orthodontic care Max \$2,000/life |

A leader in the development and administration of custom-made group insurance plans and group retirement plans, AGA ranks among Canada's largest benefit providers thanks to its unique approach.

AGA:

- delivers a high-quality experience to plan sponsors and their members aimed at improving the health and financial well-being of Canadians;
- offers unique access to top-level expertise, innovative multi-provider solutions and cutting-edge technology;
- fosters an inclusive workplace that supports the development of its human resources and its community.

With offices across Canada, AGA is easily accessible to its clients.

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