
ASSET 2-25

GROUP INSURANCE PLAN
FOR COMPANIES
WITH 2 TO 25 EMPLOYEES


A flexible
plan to fit
your needs



AGA
BENEFIT
SOLUTIONS

FIRM IN GROUP INSURANCE OF PERSONS

FLEXIBILITY
AND ACCESSIBILITY



Companies with
2 to 25 employees
can now benefit
from a group
insurance plan
without being buried
under a pile of
administrative fees.

With the **ASSET 2-25**, an exclusive product
by **AGA BENEFIT SOLUTIONS**,
you can finally provide your employees
with better working conditions and
retain key staff members.

CONTACT US RIGHT AWAY TO DISCOVER ALL
THE EXCLUSIVE BENEFITS **ASSET 2-25** HAS
TO OFFER YOU AND YOUR EMPLOYEES!

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.
- Death and dismemberment protection including coverage of \$6,000 in the event of critical illness : stroke, cancer, heart attack (myocardial infarction) or kidney failure.
- Life insurance coverage for the employee and his dependents as well as short or long term disability insurance.
- An employee assistance and legal assistance program provided by experienced psychologists and lawyers.
- 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.
- Option of adding the Cost Plus program, which complements the basic insurance plan, with costs shouldered by employers.
- A tried and true management system that people really love. **AGA BENEFIT SOLUTIONS** will manage staff movement, track deductibles, and transfer paramedical fees if you change insurance providers during the year.
- Access to a VRSP, so you can do business with a single supplier for all your benefits.
- **AGA BENEFIT SOLUTIONS** processes all claims rapidly upon receipt, and deposits claim payments directly into the employee's account. With the members portal, claims can even be submitted online.
It couldn't be faster!

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POSSIBLE
COMBINATIONS

Health Care Plans

	A	B	C	D	E
Drugs	RAMQ list	Generic substitution Prescription only	Generic substitution Prescription only	Generic substitution Prescription only	Generic substitution Prescription only
User fee	\$5	\$5	\$2	\$2	\$2
Reimbursement	70%	75%	80%	90%	100%
Individual deductible	N/A	\$50/CY	\$50/CY	\$25/CY	\$0/CY
Family deductible	N/A	\$100/CY	\$100/CY	\$50/CY	\$0/CY
Hospital fees*	Semi-private room	Semi-private room	Semi-private room	Semi-private room	Semi-private room
Hearing aids	N/A	\$500/36 months Doctor's recomm.	\$500/36 months Doctor's recomm.	\$500/36 months Doctor's recomm.	\$500/36 months Doctor's recomm.
Trained nurses (excluding foot care)	N/A	\$10 000/CY Doctor's recomm.	\$10 000/CY Doctor's recomm.	\$10 000/CY Doctor's recomm.	\$10 000/CY Doctor's recomm.
Paramedical fees	N/A	\$300/CY	\$300/CY	\$400/CY	\$500/CY
Eyeglasses and contact lenses*	N/A	N/A	\$100/24 months	\$200/24 months	\$250/24 months
Eye examination*	1 exam/24 months	1 exam/24 months	1 exam/24 months	1 exam/24 months	1 exam/24 months
Travel insurance*	Limit \$5 million	Limit \$5 million	Limit \$5 million	Limit \$5 million	Limit \$5 million

* 100% co-insurance. No deductible is applicable.

Dental Care Plans

	1	2	3	4
Individual deductible	\$100/CY	\$50/CY	\$0/CY	NO DENTAL PLAN
Family deductible	\$200/CY	\$100/CY	\$0/CY	
Reimbursement	70% Preventive and basic	80% 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	
Dental fee guide	Province of reference – current year	Province of reference – current year	Province of reference – current year	
Diagnosis	Combined basic care Max \$750/CY	Combined basic and major care Max \$1000/CY	Combined basic and major care Max \$1000/CY + Orthodontic care Max \$2000/life	

CY : Calendar Year

THE DIFFERENCE IN BENEFIT SOLUTIONS

A leader in Québec in developing and administering tailor-made group insurance plans, **AGA BENEFIT SOLUTIONS** is always looking to add innovation to existing services, to better answer the needs of its clients.

With offices in Québec and in Montréal, and a Québec-wide distribution network, **AGA BENEFIT SOLUTIONS** is always present and easily accessible for its clientele.

A business operating on a human scale, **AGA BENEFIT SOLUTIONS** offers clients and insured persons all the services of large companies. That's the **AGA** difference.

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