
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)
- 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.
- Access to Group Retirement programs, so you can do business with a single source supplier for all your benefits.
- **AGA BENEFIT SOLUTIONS** processes all claims rapidly upon receipt, and deposits claim payments directly into the employee's bank account. With the members portal, claims can be submitted online. It couldn't be faster!
- 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)	None	None	None	None	None	None
Quebec						
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	\$300	\$500	\$500	\$750
Psychologist/Social worker	N/A	\$600	\$600	\$1,000	\$1,000	\$1,500
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.

	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

CARING DIFFERENTLY ABOUT PEOPLE

A leader in the development and administration of custom-designed group insurance and group retirement savings plans, **AGA** ranks among Canada's top benefit providers with a unique approach to taking care of people. **AGA:**

- Improves the Health and Wealth of Canadians with a superior experience for plan sponsors and plan members;
- Combines expert advice with best-in-class multi-provider solutions delivered on leading edge technology;
- Promotes an inclusive work environment conducive to the development of human resources and communities.

With offices across Canada, AGA can easily be reached by all their clients.

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