

Introducing Your Partners in Benefits



Why You Should Offer Benefits

Providing your volunteer firefighters with a benefits plan that's all their own has a number of advantages:

- **Be better equipped to attract and retain volunteers.** Providing Health and Dental benefits have been identified as key considerations by prospective volunteers.
- **You'll be keeping volunteers happier and healthier.** Happy, healthy volunteers work harder and are more productive.
- **You'll see more recommendations and referrals.** Volunteers are more likely to recommend volunteering to their friends and family if they know they'll be covered.
- **You'll see more young volunteers.** Benefits are attractive to younger volunteers who can help you build up your capacity.

Integrated Benefits Solutions has been the local network for employers and their employees to better benefits since 1999, and have been working with volunteer firefighters for a number of years. The award-winning Integrated team makes it easy for you and your plan members. They are your one-stop source for advice on a properly structured benefits plan, simplify plan administration, and are there to support your plan members anytime.

Benefits by Design (BBD) Inc. is a Third Party Administrator providing best-in-class benefits for over twenty years. They're on a mission to help working Canadians stay happy, healthy, and financially secure through the administration of customized benefits plans tailored to meet your specific needs.

Together, we have created a unique health and dental plan created by firefighters, for firefighters.

A Benefits Plan Just for You

Originally launched in 2015 with the Dashwood Volunteer Fire Hall, we've seen great success in the last four years, and are now able to expand our offerings to you. Utilizing real data from the existing plan design, we've created three options for Health and Dental coverage, designed with firefighters in mind.



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Plan Designs

Extended Health Care (British Columbia)

		Bronze	Silver	Gold	
Extended Health Care (British Columbia)	Deductible	Nil	Nil	Nil	
	EHS Co-insurance	50%	60%	80%	
	Prescription Drug Plan	Direct Pay	Direct Pay	Direct Pay	
	Prescription Drugs Deductible	None	None	None	
	Prescript. Drugs Co-Insurance	50%	60%	80%	
	Prescription Drug Maximum	\$1,000	\$2,500	\$10,000	
	Hospital Accommodation	Semi-Private	Semi-Private	Semi-Private	
	Travel Benefits \$5 Mill, 60 days O.O.C	Included- 100%	Included- 100%	Included- 100%	
	Paramedical Services <i>Including items such as chiro and massage</i>	\$300 per person per practitioner / calendar year	\$300 per person per practitioner / calendar year	\$500 per person per practitioner / calendar year	
	Private Duty Nursing Services	\$10,000 per calendar year	\$10,000 per calendar year	\$10,000 per calendar year	
	Hearing Aids	\$500 every 5 years	\$500 every 5 years	\$500 every 5 years	
Dental	Deductible	No deductible	No deductible	No deductible	
	Basic Services	60%	70%	80%	
	Major Services	n/a	n/a	50%	
	Maximum Benefit Basic:	\$750 /person/year	\$1,000/Person	\$1,000/ Person - Combined Maximum	
	Major:	n/a	n/a		
	Recall Exams <i>(including crowns and bridges)</i>	9 months	9 months	9 months	
	Fee Guide	Current	Current	Current	
Rates (for both Health and Dental)	3-9 lives <i>Until first renewal</i>	Single	\$25.27	\$31.20	\$44.57
		Family	\$60.91	\$75.19	\$107.41
	10+ lives <i>Until first renewal</i>	Single	\$20.03	\$23.19	\$31.37
		Family	\$51.51	\$60.21	\$82.71
Add on: Wellness Account Incentives	Fitness	<ul style="list-style-type: none"> Gym/Fitness Center Memberships Recreational Programs 	<ul style="list-style-type: none"> Fitness equipment Fitness or sporting fees 	And more.	

All rates are based on the following assumptions:

- Rates are based on employees being located in BC
- Rates and benefits shown are applicable for groups with no current coverage
- BBD will not guarantee the above-noted plans or rates until given the opportunity to prepare a formal proposal.
- There will be a change in rating structure for the Health and Dental Benefits:
 - If 50% of employees are aged 50 and over
 - If there are only two participants in Health and/or Dental Benefits
 - If the group consists of 50% or more family content
 - Major dental requires a minimum of 3 insured employees; a minimum of 5 employees is required for any maximum above \$750

- All benefits terminate at age 75
- Both Health and Dental include 24 month survivor benefits
- Optional Life Insurance is available
- Employees must regularly work a minimum of 20 hours per week
- All employees must have CPP and EI deducted at the source; if this is not the case, please advise BBD
- Group must have been in business for a minimum of 1 year
- 100% participation is required by all eligible employees
- Employer must contribute a minimum of 50% towards the cost of the benefits plan



New – Non Medical Disability/Illness Coverage for Fire Fighters

As you may know, it's very difficult if not impossible to secure Disability coverage for Fire Fighters.

Good news! We are working with innovative partners who are able to offer solutions to fit your industry. Available to employees, these options are customizable and include a very cost-effective 'injury only' benefit which can stand alone, or be combined with a 'critical illness' benefit to give more comprehensive protection. These solutions are guaranteed with no medical. **Here are some examples:**

No Medical Coverage #1 - Fire Fighter/Chief, age 50, Income \$50,000						
Coverage	Wait Period	Benefit Period	Coverage	Monthly Benefit*	Lump Sum	Monthly Premium
Loss of Income-Injury	120 days	To age 70	24 hour	\$3,000		\$87.90
Critical Illness	30 days	To age 70	Tier 1		\$50,000	\$137.50
Total Premiums						\$225.40
No Medical Coverage #2 - Fighter/Chief, age 50, Income \$70,000						
Coverage	Wait Period	Benefit Period	Coverage	Monthly Benefit*	Lump Sum	Monthly Premium
Loss of Income-Injury	120 days	To age 70	24 hour	\$4,500		\$131.85
Critical Illness	30 days	To age 70	Tier 1		\$50,000	\$137.50
Total Premiums						\$269.35
Loss of Income-Illness coverage is available but unlike Critical Illness, requires medical evidence. Personalized quotes based on specific age and income are available. Wait Period, Benefit Period and Coverage can vary.						

How does this Income/Illness protection fit with the Health and Dental plan for Volunteers?

This coverage can be on its own for Employees, or combined with Health and Dental Benefits. Tiered Health and Dental coverage can be offered by Class if you want different levels of coverage for Volunteers vs. Employees.

We would be pleased to discuss your situation and needs and to create personalized quotes for your Volunteers and if of interest for your Employees. If you already have a benefit plan, we are happy to review your plan to identify any gaps and to ensure it still fits your needs and provides good value.

To learn more contact us at info@integratedbenefits.ca; Visit us at www.integratedbenefits.ca