

# Benefits for Firefighters Protect Your Volunteers & Staff

Supporting your recruitment drive  
with solutions that fit your budget

Introducing Your Partners in Benefits



## Why Offer Benefits?

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

- **Attract and Retain**  
Health and Dental benefits have been identified as key considerations by prospective volunteers.
- **Keep Volunteers Happier, Healthier and More Productive**  
Happy, healthy volunteers work harder and are more productive.
- **Increase Referrals**  
Volunteers are more likely to recommend volunteering to their family and friends if they know they'll be covered.
- **Attract Younger Volunteers**  
Benefits are attractive to younger volunteers who can help you build your capacity.
- **Protect Full-Time Staff**  
Retain key crew members by offering them affordable enhanced benefits.

## Heroes are Human! Benefits for Firefighters

### *A Benefits Plan Just for You*

We are your local one-stop shop for health and dental benefits, health spending account/wellness spending accounts, on and off duty accident protection for volunteers and career members, and disability protection for career crew. These programs were created by and for firefighters with valuable input from Nick Acciavatti, Fire Chief of Dashwood and past President of the BC Assoc of Fire Chiefs. We work with you to design a program that is customized to your crew and that meets your budget requirements.

**Let us put together a proposal for you today. Connect with us at 844.210.4898 or [info@integratedbenefits.ca](mailto:info@integratedbenefits.ca).**

[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.

To make it simple, we have included ballpark premiums on the next page. These plan designs can be fully customized to your needs.

**Email or call us today for a quote!**



Integrated Benefits Solutions 101 - 1245 Esquimalt Road, Victoria, BC, V9A 3P2 <https://integratedbenefits.ca/>  
Contact [info@integratedbenefits.ca](mailto:info@integratedbenefits.ca) or call toll free 1.844.210.4898

# Suggested Plan Designs

		Bronze	Silver	Gold	
Extended Health Care (British Columbia)	<b>Deductible</b>	Not Applicable	Not Applicable	Not Applicable	
	<b>EHS Co-insurance</b>	50%	60%	80%	
	<b>Prescription Drug Plan</b>	Direct Pay	Direct Pay	Direct Pay	
	<b>Prescription Drugs Deductible</b>	None	None	None	
	<b>Prescript. Drugs Co-Insurance</b>	50%	60%	80%	
	<b>Prescription Drug Maximum</b>	\$1,000	\$2,500	\$10,000	
	<b>Hospital Accommodation</b>	Semi-Private	Semi-Private	Semi-Private	
	<b>Travel Benefits</b> \$5 Mill, 60 days O.O.C	Included- 100%	Included- 100%	Included- 100%	
	<b>Paramedical Services</b> <i>Including items such as chiro, physio and massage</i>	\$300 per person per practitioner / calendar year	\$300 per person per practitioner / calendar year	\$500 per person per practitioner / calendar year	
	<b>Private Duty Nursing Services</b>	\$10,000 per calendar year	\$10,000 per calendar year	\$10,000 per calendar year	
	<b>Hearing Aids</b>	\$700 every 5 years	\$700 every 5 years	\$700 every 5 years	
Dental	<b>Deductible</b>	No deductible	No deductible	No deductible	
	<b>Basic Services</b>	60%	70%	80%	
	<b>Major Services</b>	n/a	n/a	50%	
	<b>Maximum Benefit Basic:</b>	\$750 /person/year	\$1,000/Person	\$1,000/ Person - Combined Maximum	
	<b>Major:</b>	n/a	n/a		
	<b>Recall Exams</b> <i>(including crowns and bridges)</i>	9 months	9 months	9 months	
	<b>Fee Guide</b>	Current	Current	Current	
Rates (for Health and Dental)	<b>3-9 lives</b> <i>Until first renewal</i>	Single	EHC \$24.50 Dental \$26.59	EHC \$28.46 Dental \$32.83	EHC \$39.75 Dental \$46.90
		Family	EHC \$63.38 Dental \$67.27	EHC \$74.27 Dental \$83.04	EHC \$105.32 Dental \$118.63
	<b>10+ lives</b> <i>Until first renewal</i>	Single	EHC \$21.92 Dental \$21.58	EHC \$25.37 Dental \$26.64	EHC \$35.18 Dental \$38.06
		Family	EHC \$56.29 Dental \$54.62	EHC \$65.75 Dental \$67.43	EHC \$92.75 Dental \$96.32
Add on: Wellness Account Incentives	<b>Fitness</b>	<ul style="list-style-type: none"> <li>• Gym/Fitness Center Memberships</li> <li>• Recreational Programs</li> <li>• Fitness equipment</li> <li>• Fitness or sporting fees</li> <li>• Natural Supplements and Vitamins</li> <li>• And more.</li> </ul>			

**\*For Full-Time Staff you can add a separate Class with enhanced benefits.**

## 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, for volunteers 100% premiums paid by the department is advised.