

Heroes Need Benefits Too

Let Us Help You Grow Your Crew

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

Originally launched in 2015 with the Dashwood Volunteer Fire Hall, we've seen great success, 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.

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

[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!



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Suggested Plan Designs

These can be customized and cover only members, or include coverage for the family.

		Bronze	Silver	Gold
Extended Health Care (British Columbia)	Deductible	Not Applicable	Not Applicable	Not Applicable
	EHS Co-insurance	50%	60%	80%
	Prescription Drug Plan	Direct Pay	Direct Pay	Direct Pay
	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, 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
	Private Duty Nursing Services	\$10,000 per calendar year	\$10,000 per calendar year	\$10,000 per calendar year
	Hearing Aids	\$700 every 5 years	\$700 every 5 years	\$700 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/year	\$1,000/person/year 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 Health and Dental)	3-9 lives <i>Until first renewal</i>	Single EHC \$23.42 Dental \$25.37 Family EHC \$60.61 Dental \$64.21	EHC \$27.21 Dental \$31.32 EHC \$71.03 Dental \$79.26	EHC \$38.02 Dental \$44.74 EHC \$100.73 Dental \$113.24
	10+ lives <i>Until first renewal</i>	Single EHC \$20.95 Dental \$20.60 Family EHC \$53.82 Dental \$52.13	EHC \$24.25 Dental \$25.43 EHC \$62.89 Dental \$64.36	EHC \$33.64 Dental \$36.33 EHC \$88.73 Dental \$91.94
	Add on: Wellness Account Incentives	Fitness <ul style="list-style-type: none"> Gym/Fitness Center Memberships Recreational Programs Fitness equipment Fitness or sporting fees Natural Supplements and Vitamins And more. 		

***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.

More Solutions for Firefighters

Non Medical Disability/Illness Coverage

As you may know, it's very difficult if not impossible to secure Disability coverage for Firefighters. **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 provided by The Edge Benefits:

No Medical Coverage #1 - Fire Chief (Staff), age 50, Income \$50,000						
Coverage	Wait Period	Benefit Period	Coverage	Monthly Benefit*	Lump Sum	Monthly Premium
Loss of Income-Injury	112 Days	To age 70	24 Hour	\$3,000	NA	\$31.50
Critical Illness	30 Days	Lump Sum	Addl avail.	NA	\$50,000	\$137.50
Total Premiums						\$169.00

No Medical Coverage #1 - Fire Chief (Staff), age 50, Income \$70,000						
Coverage	Wait Period	Benefit Period	Coverage	Monthly Benefit*	Lump Sum	Monthly Premium
Loss of Income-Injury	112 Days	To age 70	24 Hour	\$4,500	NA	\$47.25
Critical Illness	30 Days	To age 70	Addl avail.		\$50,000	\$137.50
Total Premiums						\$184.75

No Medical Coverage #1 - Firefighter/Trainer (Staff), age 35, Income \$50,000						
Coverage	Wait Period	Benefit Period	Coverage	Monthly Benefit*	Lump Sum	Monthly Premium
Loss of Income-Injury	112 Days	To age 70	24 Hour	\$3,000	NA	\$87.90
Critical Illness	30 Days	To age 70	Addl avail.	NA	\$50,000	\$70.50
Total Premiums						\$158.40

Note - 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.

Another great solution is **On and/or Off Duty Accident** and Health Coverage.

This option is available to volunteers and staff through our partner AXIS. Click [here](#) for more details.

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