



RE/MAX Group Benefits **Plan Options**

Coverage	Elite	Essential
Life Insurance/ AD&D	<ul style="list-style-type: none"> Benefit amount: \$10,000 / \$20,000 if accidental Benefit reduces by 50% at age 65 Terminates at age 70 or earlier retirement 	<ul style="list-style-type: none"> Benefit amount: \$10,000 / \$20,000 if accidental Benefit reduces by 50% at age 65 Terminates at age 70 or earlier retirement
Dependent Life	<ul style="list-style-type: none"> Spouse - \$5000 Dependent Children - \$2500 	<ul style="list-style-type: none"> Spouse - \$5000 Dependent Children - \$2500
Long Term Disability	<ul style="list-style-type: none"> Benefit amount – 66.67% of monthly earning Overall maximum \$3500 (\$2000 without medical evidence) Benefit waiting period – 119 consecutive days Maximum Benefit Period – 5 years or age 65, whichever occurs first Non-Taxable upon claim 24 months ‘own occupation’ followed by ‘any occupation’ 	<ul style="list-style-type: none"> Benefit amount – 66.67% of monthly earning Overall maximum \$3500 (\$2000 without medical evidence) Benefit waiting period – 119 consecutive days Maximum Benefit Period – 5 years or age 65, whichever occurs first Non-Taxable upon claim 24 months ‘own occupation’ followed by ‘Accident and Serious Illness Disability’
Critical Illness	<ul style="list-style-type: none"> Benefit amount: \$10,000 Terminates at age 70 Voluntary increase to coverage amount available 	<ul style="list-style-type: none"> Benefit amount: \$10,000 Terminates at age 70 Voluntary increase to coverage amount available
Extended Healthcare	<ul style="list-style-type: none"> Major Health Reimbursement – 80% overall (100% for hospital/vision/travel) Drug Reimbursement – 70% through pharmacy, 80% through Costco or Pocketpills to a max of \$10,000 per cal. year Paramedical - \$400 per practitioner, per cal. year Semi Private Hospital room – 100% Eye Exams – \$100 Adults/24 months ; Dependent Children 17 and under/12 months Vision - \$200 Adults/24 months ; Dependent Children 17 and under /12 months Out of country coverage: \$5,000,000 per cal. year. Trip duration not to exceed 60 days per trip Survivor Benefits – 24 months, premiums waived Benefits terminate at age 85 	<ul style="list-style-type: none"> Major Health Reimbursement – 80% overall (100% for hospital/vision/travel) Drug Reimbursement – 70% through pharmacy, 80% through Costco or Pocketpills to a max of \$2500 per cal. year Paramedical – up to \$500 combined maximum Semi Private Hospital room – 100% Eye Exams – \$100 Adults/24 months ; Dependent Children 17 and under/12 months Vision - \$200 Adults/24 months ; Dependent Children 17 and under /12 months Out of country coverage: \$5,000,000 per cal. year. Trip duration not to exceed 60 days per trip Survivor Benefits – 24 months, premiums waived Benefits terminate at age 85
Dental Care	<ul style="list-style-type: none"> Basic Reimbursement – 80% Major Reimbursement – 50% Combined maximum of \$1500 per cal. year Check up – Once every 6 months Survivor Benefits - 24 months, premiums waived Benefits terminate at age 85 	<ul style="list-style-type: none"> Basic Reimbursement – 80% Major Reimbursement – None Maximum of \$1000 per cal. year Check up – Once every 9 months Survivor Benefits – 24 months, premium waived Benefits terminate at age 85
Eligibility	<ul style="list-style-type: none"> Must be working a minimum 20hrs/week 	<ul style="list-style-type: none"> Must be working a minimum 20hrs/week



Group Benefits **Monthly Premium**

Elite Premium Breakdown

Single	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ -
LTD*	\$ 39.50
Critical Illness	\$ 13.11
Health	\$ 115.06
Dental	\$ 77.51
Total	\$ 250.51

Duo	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ 2.59
LTD*	\$ 39.50
Critical Illness	\$ 13.11
Health	\$ 249.35
Dental	\$ 147.09
Total	\$ 456.97

Family	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ 2.59
LTD*	\$ 39.50
Critical Illness	\$ 13.11
Health	\$ 301.55
Dental	\$ 192.91
Total	\$ 554.99

*LTD rates are \$1.975 per \$100 of coverage to a maximum benefit of \$2,000 (without health evidence)

Essential Premium Breakdown

Single	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ -
LTD*	\$ 24.34
Critical Illness	\$ 13.11
Health	\$ 98.96
Dental	\$ 57.68
Total	\$ 199.42

Duo	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ 2.59
LTD*	\$ 24.34
Critical Illness	\$ 13.11
Health	\$ 214.33
Dental	\$ 109.49
Total	\$ 369.19

Family	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ 2.59
LTD*	\$ 24.34
Critical Illness	\$ 13.11
Health	\$ 259.12
Dental	\$ 143.60
Total	\$ 448.09

*LTD rates are \$1.217 per \$100 of coverage to a maximum benefit of \$2,000 (without health evidence)

*The information in this document is strictly an overview for illustration purposes. Some benefits may be subject to additional details and requirements.

RE/MAX Benefits Dedicated Service Representative:

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Acera insurance is the official benefits advisor and administrator for RE/MAX LLC in Canada.