



Affordable benefits to protect and strengthen you and your employees

The difference between good benefits and great benefits is a big one. Great benefits retain employees, are tailored to your organization, and actually increase productivity.

Morneau Shepell has partnered with RCC for many years and we understand your unique needs. Start with the core benefit plan, and then add your choices.

- Extended Health with Travel Emergency Medical
- Dental
- Life Insurance
- Short-Term Disability
- Long-Term Disability
- Accidental Death and Dismemberment (AD&D)
- Optional Life, Optional AD&D

Thanks to your association's strength in numbers, we can deliver a much more comprehensive and inexpensive alternative to individual insurance products. Protect yourself and your employees.

When you join the RCC group benefits program from Morneau Shepell, you:

- **Save on premiums** - lower rates due to buying power and reduced administration costs
- **Save time** - online tools for you means claims and enrollments are quick and easy
- **Get full flexibility and choice** - As a result the pooling of members across RCC, we can offer the benefits that you use the most, at a cost you can afford
- **Get benefits consulting services too** - your plan won't be off-of-the-shelf; we'll measure, benchmark, and provide ongoing feedback
- **Have a benefits expert on call** - Morneau Shepell representatives are available for benefits advice, education, and help with administration
- **Rest easy** - knowing that thanks to Morneau Shepell's stable pricing policy, there won't be a premium surprise next year

We've got you covered.

Choose the plan that fits your organization:



3 to 25 employees

Highlights:

- Core benefit plan includes Extended Health Care, and HR and Employee Support Solutions
- Option to include additional benefits like Life, AD&D, Dental, Short-Term Disability, and Long-Term Disability
- Administrative support and benefit consulting advice

Ideal for:

- Retailers with 3 or more full-time employees (working 20 hours per week or more)

For more than 25 employees

Highlights:

- Flexibility to provide virtually any combination of benefits including HR and Employee Support Solutions
- Higher maximums without medical evidence
- Administrative support and benefit consulting advice

Ideal for:

- Retailers with over 25 full-time employees or more full-time employees that want to create a customized employee benefits program

CORE COVERAGE	
Start with an Extended Health Care plan which includes EFAP and HRSS!	
Prescription drugs	75% reimbursement
Paramedical practitioners (massage therapists, chiropractors, physiotherapists, etc.)	75% reimbursement up to \$300 combined maximum per calendar year
Glasses or contacts	100% reimbursement up to \$100 every 24 consecutive months
Other medical services and supplies (e.g., hearing aids, orthotics, private duty nursing, diabetic supplies, ambulance, etc.)	75% reimbursement (some restrictions apply)
Out-of-Canada medical emergencies	100% reimbursement, up to a \$1,000,000 lifetime maximum
Employee & Family Assistance Plan (EFAP)	Access to qualified professionals that provide counselling and resources for support when individuals have personal, family, or work related concerns
Best Doctors	Access to a referral service for individuals who have been diagnosed with a serious illness
HR Support Solutions (HRSS)	On-demand access to HR management services for small to medium-sized businesses
Note: There is no deductible and there is no lifetime maximum except for out-of-Canada coverage. Quoted maximums are per insured person (spouse and/or child, as applicable).	

SILVER	
Build on the core plan by adding more benefits to your plan based on your organization's requirements!	
Basic Life Insurance	2 times annual salary, up to \$100,000
Accidental Death & Dismemberment	An additional 2 times annual salary, up to \$100,000
Long-Term Disability	66.7% of monthly salary up to \$5,000
Basic Dental Services (routine check-ups, x-rays, cleaning, fillings, root canals, and dental surgery)	75% reimbursement up to a \$1,000 maximum per calendar year
Note: Long-term disability benefits start on the 120th day of disability and continue to age 65. Payments are offset by workers' compensation and CPP/QPP disability benefits.	

GOLD	
The Gold plan includes everything from the Silver plan with additional enhancements to the Extended Health Care and Dental benefits.	
Extended Health Care	80% reimbursement on prescription drugs, paramedical practitioners, and other medical services. Up to \$300 calendar year maximum per specialist
Basic Dental Services	80% reimbursement up to a \$1,500 calendar year maximum
Note: There is no deductible. Overall coverage is limited to \$500 during the first calendar year; thereafter \$1,500 per year. Payments are based on the current dental fee guide for each province.	

PLATINUM	
The Platinum plan includes everything from the Gold plan with further enhancements to the Extended Health Care and Dental benefits.	
Extended Health Care	85% reimbursement on prescription drugs, paramedical practitioners, and other medical services. Up to \$600 combined calendar year maximum for paramedical practitioners
Basic Dental and Major Restorative Services (e.g., bridges, crowns, or dentures)	85% reimbursement for Basic Dental services and 50% reimbursement for Major Restorative Services, up to \$2,000 combined calendar year maximum per person
Short-Term Disability	66.7% of salary, up to \$642 per week for up to 16 weeks. Benefits begin on the 8th day of continuous disability

Contact us for a free, no obligation quote at **1.866.432.8427** or **businesssolutions@morneaushepell.com**. You can also visit us at **https://rcc.hroffice.com** for details.