

skate



Skate AB I NT I NU Health & Wellness Benefits Program

Program Highlights

Flexible coverage options with the ability to build your own plan that best suits the needs of your employees and board members

- Added protection for your coaches/members and their families
- · Guaranteed issue with no medical underwriting
- Exclusive to existing members of Skate AB I NT I NU Section
- Simple and easy enrollment with convenient payment options

Coverages Available

- Critical Illness Protection
- Health & Dental Plans
- Final Expenses
- Accidental Death & Dismemberment
- Employee & Family Assistance Program
- Medical Second Opinion
- Hospital Cash
- Life & Disability Insurance

To apply, please contact:

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Critical Illness Final Expense AD&D Hospital Cash

Coverage Available Up to Age 70 for:

- Coaches
- Employees & Board Members
- Spouses and dependent children of coaches, employees or board members



Critical Illness (Up to \$150,000) \$25,000 Guaranteed



Final Expense (Up to \$25,000)



Accidental Death & Dismemberment (Up to \$500,000)



Final Expense (Up to \$25,000)

Health and Dental Plan

Traditional Plans

- A traditional individual plan offers comprehensive health & dental benefits at a budgeted monthly cost. Available to coaches, employees, board members, and their families.
- There are 3 different plan designs to choose from, providing the flexibility people need when it comes to a health & dental plan.
- A guaranteed issue option is available, meaning no medical application is required, nor can anybody be denied or excluded with this option
- There are optional add-ons or enhancements available if additional coverage is desired in a specific area.
- Traditional group benefit plans are available which include life and disability insurance. Available to employers with 3 or more employees.

Employee & Family Assistance Program & Medical Second Opinion

Coverage Available for:

- Coaches
- Employees & Board Members
- Spouses and dependent children of coaches, employees or board members
- Immediate and confidential access to a variety of programs and services to help with work and /or life issues before they become more serious.
- Services include, but are not limited to:
 - Short Term Counselling
 - Legal Advice
 - Financial Planning
 - Nutritional Counselling and much more
- Medical Second Opinion provides an independent review of diagnoses and treatment recommendations. These reviews are completed by medical professionals trained at some of the top medical institutions in the world.

Insurance Group Benefits Retirement Life & Wealth



