

Canadian Benefits Consulting Group is a progressive, wholly Canadian owned company equipped to assist clients with all aspects of employee benefits, plan design, payroll deductions, claims adjudication, administration and pensions.

Founded in 1980, Canadian Benefits has been serving the needs of both organized labour and Not-for-Profit organizations for more than 35 years. For more than 15 years, Canadian Benefits Consulting Group has administered a retiree benefits program sponsored by the *Congress of Union Retirees of Canada (CURC)*.



Canadian Benefits  
CONSULTING GROUP

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# Benefit Plan For Union Retirees



**Build your own plan  
to suit your needs  
and budget.**

**Select any  
combination of  
Extended Health, Life  
and Travel Insurance.**

Providing protection to Retirees  
and their families



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## Extended Health Insurance

We offer over 11 different Health plan variations. Plan Members can choose from the **LINK** or **ZONE** plans, both administered by Green Shield Canada. These plans will supplement your Provincial Health Insurance coverage. You can choose **Extended Health Benefits**, as well as adding on a combination of **Dental, Prescription Drugs**, and/or **Hospital** coverage.

If you are losing your group health insurance coverage because of a career change, job loss, or retirement, and you are age 79 or younger, you are eligible to apply for any of the 4 **LINK** plans within 90 days of losing your group coverage.

If you are age 75 or younger, you are eligible to apply for any of the 7 **ZONE** plans, **whether you have had previous group health coverage or not.**

Coverage under the majority of these plan options is guaranteed without medical qualification.



**Visit our website or contact us to review all the plan details and find the best option for you and your family.**

## Life Insurance, Accidental Death & Dismemberment and Funeral Expense Benefit

If you are under the age of 70 and your Life Insurance coverage has terminated within the last 60 days, you are eligible to apply for retiree Life Insurance.

### Coverage Includes:

- Guaranteed Issue – no medical questionnaire, as long as applicant meets eligibility requirements
- Lifetime coverage
- \$10,000 Basic Life Insurance Benefit, reduces to \$7,500 at age 70
- \$5,000 Funeral Expense Benefit
- \$25,000 Accidental Death & Dismemberment, coverage terminates at age 70

## Travel Insurance

A medical emergency away from home without travel insurance can cause considerable financial difficulty and ruin a vacation. We offer flexible medical and non-medical plans that will protect you while you travel.

Please call or e-mail us before your next trip for coverage details and a quote.

## How to Apply

- Plan members can apply online or download a paper application through our website at **www.canben.com** and click **"Retiree Benefits"**
- You can review plan design details and monthly premium rates. For a paper application and information package, please contact our office.



## Contact Us

### Canadian Benefits Consulting Group

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