

# General Overview: Group Benefits available to Organic BC Operators

This plan is provided through ICBA Benefits Services Ltd.

Additional plan details can be found on our [Group Health Benefits page](#).

|  | Entrepreneur   | Bronze  | Silver  | Gold  |
|--|--|---|---|---|
|  | Eligible for operations of 1–2 people. Must be working 24 hours or more weekly.  | Eligible for operations of 3 or more people. Must be working 20 hours or more weekly to qualify for coverage. |   |   |
| <b>Monthly Pricing (for 2023)</b>  | <p><i>Specific details + rates for options can be found on our <a href="#">Benefits page</a>.</i></p> <p><b>Overview Breakdown:</b><br/>                     Membership fee \$10.50<br/>                     + Life Insurance starts at \$10.30<br/>                     + Dependent Life - \$5.38<br/>                     + AD&amp;D starts at \$0.75<br/>                     + Extended \$72.46-\$514.99<br/>                     + Dental \$75.36 – \$273.56<br/>                     + Long Term Disability<br/>                     + Optional: Short Term Disability</p> | \$128.81 Single<br>\$246.23 Couple<br>\$326.32 Family   | \$136.81 Single<br>\$231.76 Couple<br>\$350.61 Family       | \$208.43 Single<br>\$412.50 Couple<br>\$561.63 Family       |
| <b>Life Insurance</b>  |  |   |   |   |
| <b>Basic Life Insurance</b>  | Flat \$25,000<br>(reduced by 50% at age 65. Ends at age 75)  | Flat \$25,000<br>(reduced by 50% at age 65. Ends at age 70)   | Flat \$25,000<br>(reduced by 50% at age 65. Ends at age 70) | Flat \$25,000<br>(reduced by 50% at age 65. Ends at age 70) |
| <b>Extended Health Care</b>  |  |   |   |   |
| <b>Prescription Drugs</b>  | Varies: 80% –100%<br>Up to \$5000 per year, brand name drugs paid at generic equivalent.   | 70%   | 80%   | 100%  |
| <b>Annual Deductible</b>   | Varies: \$0 – \$250  | \$50 Single / \$100 Family  | \$50 Single / \$100 Family                                  | \$0   |
| <b>Paramedical:</b>  | \$300 annually for each practitioner type  | \$350 annually each practitioner type   | \$500 annually each practitioner type                       | \$500 annually each practitioner type                       |
| <i>Paramedical typically includes: Acupuncture, Chiropractor/Podiatrist, Chiropractor, Clinical Counsellor/Psychologist, Massage Therapist, Naturopath, Osteopath, Speech Therapist.</i> |  |   |   |   |
| <b>Orthopedic Shoes</b>  | (see orthotics below)  | \$500 adult annually / \$300 child annually   | \$500 adult annually / \$300 child annually                 | \$500 adult annually / \$300 child annually                 |
| <b>Orthotics</b>   | \$300 annually   | \$400 every 2 years   | \$400 every 2 years   | \$400 every 2 years   |
| <b>Termination Age</b>   | Age 75   | Age 85 or retirement  | Age 85 or retirement  | Age 85 or retirement  |
| <b>Vision Care</b>   | 100%, up to \$200 every 2 years  | Not covered   | Not covered   | \$100 every 2 years   |
| <b>Eye Exams</b>   | Included in above \$200 every 2 years  | Not covered   | Not covered   | \$75 every 2 years  |
| <b>Dental Care</b>   |  |   |   |   |
| <b>Deductibles</b>   | \$0  | \$0   | \$0   | \$0   |
| <b>Basic Dental</b>  | Varies: 80% – 100%<br>(up to \$1500 for combined basic and major dental annually)  | 70%, with a \$750 annual maximum  | 80%, with a \$1000 annual maximum                           | 100%, with a \$1500 annual maximum                          |
| <b>Major Restorative</b>   | Varies: 0% or 50%<br>(up to \$1500 for combined basic and major dental annually)   | Not covered   | Not covered   | Not covered   |
| <b>Recall Exams</b>  | Twice per year   | Twice per year  | Twice per year  | Twice per year  |
| <b>Annual scaling</b>  | 10 units per year  | 16 units per year   | 16 units per year   | 16 units per year   |
| <b>Termination Age</b>   | Age 75   | Retirement  | Retirement  | Retirement  |
| <b>More services available. Please refer to the Entrepreneur Plan and ICBA Plan details on our <a href="#">Benefits page</a> for more information.</b>                                   |  |   |   |   |