

## NGCOA Canada Employee Benefits Program

Join the National Golf Course Owners Association Canada Employee Benefits Program, exclusive to our members.

### What the Benefit Program offers

- First in class Broker services provided by NFP Canada, an AON company
- A completely digital experience supported by Simply Benefits (third party administrator)
- Bigger is better (all NGCOA Canada members are pooled, allowing smaller employers to benefit from larger employer program features)

### Why Join the Program?

- Exclusive to NGCOA Canada members
- Potentially save money
- Benefit from industry leading coverage
- All claims are pooled, helping sustain premium levels
- Seamless digital experience
- Enhanced Owner and Executive class coverages
- Unique industry offering seasonal workers coverage

### What's Available

- Long Term Disability insurance (excluding class D)
- Employee Life - AD&D – Dep Life insurance (all classes)
- Health insurance: Prescription Drugs, Massage, Chiro, Physio, Medical Supplies, etc.
- Vision Care
- Out of Country Travel Insurance
- Dental insurance: Cleanings, fillings, x-rays, crowns, orthodontics (kids only), etc.
- Employee Assistance Program (EAP)

### Classes of Coverage

- Class A - Owners & Executives
- Class B - Management
- Class C - Full-Time Employees
- Class D - Seasonal Employees

### If you are an employer, why provide benefits to your employees?

- Attract and retain quality employees
- Build and maintain morale and loyalty
- Health and Dental premiums are a deductible business expense and a tax-free benefit for your employees



## Rates

Benefit	Coverage Type	Rate
<b>Pooled Benefits</b>		
<b>Life</b>		\$0.330 per \$1,000 of coverage
<b>AD&amp;D</b>		\$0.040 per \$1,000 of coverage
<b>Dependent Life</b>		\$2.997 per employee with family coverage
<b>Long Term Disability - Class A, B &amp; C</b>		\$1.439 per \$100 of coverage
<b>Experience Rated Benefits</b>		
<b>Health</b>	Solo	\$91.090
	Family	\$236.457
<b>Dental</b>	Solo	\$46.566
	Family	\$133.431
<b>Additional Benefits</b>		
<b>EAP &amp; Second Opinion</b>		\$3.432 per employee

## Plan Design - Pooled Benefits

	Seasonal Employees	Full-Time Employees	Management	Owners & Executives
<b>Basic Life</b>				
Benefits Formula	Flat \$50,000		Flat \$100,000	Flat \$250,000
Termination Age	Participant's 71st birthday or earlier retirement		Participant's 75th birthday or earlier retirement	
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b>				
Benefits Formula	Flat \$50,000		Equals Basic Life Insurance coverage (rounded to the next higher \$1,000)	
Termination Age	Participant's 71st birthday or earlier retirement		Participant's 75th birthday or earlier retirement	
<b>Dependent Life</b>				
Benefits Formula	\$10,000 Spouse   \$5,000 Child		\$10,000 Spouse   \$5,000 Child	\$20,000 Spouse   \$10,000 Child
Termination Age	Participant's 75th birthday or earlier retirement		Participant's 75th birthday or earlier retirement	
<b>Long-Term Disability</b>				
Benefits Formula	Not Covered	66.67% of monthly earnings (rounded to the next higher \$1)		
Termination Age	Not Covered	Participant's 65th birthday or earlier retirement		
Termination Age	Participant's 71st birthday or earlier retirement		Participant's 75th birthday or earlier retirement	

## Plan Design – Experience Rated Benefits

	Seasonal Employees	Full-Time Employees	Management	Owners & Executives
<b>Extended Health Care</b>				
<b>Drug</b>				
Deductible	No Deductible			
Co-Insurance	80% Reimbursement	90% Reimbursement		100% Reimbursement
Maximum	\$1,000 (per calendar year/per insured)	\$2,500 (per calendar year/per insured)		\$10,000 (per calendar year/per insured)
Drug Plan Type	Mandatory Generic			
Travel	\$5M maximum / insured / trip not exceeding 180 days to age 71		\$5M maximum / insured / trip not exceeding 180 days to age 75	
Convalescent Hospital	100% to a maximum of \$40 / day, up to 180 days / calendar year			
Eye Exam & Vision	Not Covered	100% Reimbursement		
Eye Exam Amount	Not Covered	R&C (up to \$120) / Adult every 24 months / Child every 12 months		
Vision Coverage Amount	Not Covered	\$250 / Adult every 24 months / Child every 12 months	\$300 / Adult every 24 months / Child every 12 months	\$500 / Adult every 24 months / Child every 12 months
<b>Paramedical</b>				
Co-Insurance	100% Reimbursement			
Paramedical Practitioners	Acupuncturist, Audiologist, Chiroprapist, Chiropractor, Naturopath, Occupational Therapist, Osteopath, Physiotherapy, Podiatrist, Psychologist (Registered Clinical Counsellors), Registered Dietician, Registered Massage, Social Worker (Registered Clinical Counsellors), Speech Therapy			
Combined Paramedical Maximum	\$500	\$1,000	\$1,500	\$2,000
Termination Age	Participant's 71st birthday or earlier retirement		Participant's 75th birthday or earlier retirement	
<b>Dental</b>				
Annual Deductible	No Deductible			
Basic Reimbursement	80%	90%		100%
Major Reimbursement	Not Covered	50%		50%
Annual Maximum	\$500	\$1,500	\$2,500	\$2,500
Recall Frequency	Once every 12 months	Once every 9 months	Once every 6 months	
Scaling Units	10 Per Calendar Year			
Survivor Benefits	24 months of DEN coverage for surviving eligible dependents			
Termination Age	Participant's 71st birthday or earlier retirement		Participant's 75th birthday or earlier retirement	

# How to Proceed

As the authorized NGCOA Canada broker, NFP Canada, an AON company is committed to providing our members with the best possible coverage and pricing options. We offer a complimentary coverage and pricing comparison for all interested members.

## 1. Reach out

Contact Marc Lajoie directly at [marc.lajoie@nfp.ca](mailto:marc.lajoie@nfp.ca)

## 2. Provide the Following Information

- Copy of current plan design (employee booklet(s))
- Copy of Most Recent Billing Statement

## 3. Receive Your Customized Comparison

NFP will prepare a side-by-side comparison showing your current coverage and pricing versus your association program.



## Benefits

This comparison will help you make an informed decision about your benefits plan, ensuring you receive the best possible coverage at the most competitive rates.

## Contact Us for Assistance

For any further inquiries or assistance, feel free to reach out to Marc Lajoie directly at [marc.lajoie@nfp.ca](mailto:marc.lajoie@nfp.ca). We look forward to helping you optimize your benefits plan.

