
**INDEPENDENT BENEFITS
CONSULTANTS**

As a privately-owned company, we understand first-hand our clients' challenges and know what to do to meet them.

Wiegiers Wellness Partners Program, provides preferred pricing to all Wiegiers Benefits clients.



Communication and education, through annual group benefits seminars, benefit articles and ongoing contact and communication throughout the year.

Choice and flexibility, by providing cost containment ideas and industry information to assist in sound decision making.

Strong infrastructure, with a dedicated nine-person benefits consulting team we have the bench strength to give our clients a level of service and expertise that is second-to-none.

Work with us and you'll agree, it's easy to do business with Wiegiers Benefits.



To get a **FREE** quote, please contact your **MTAS Group Benefits Plan Representatives:**

Wiegiers Benefits

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Administered by



**Chambers of Commerce
Group Insurance Plan®**

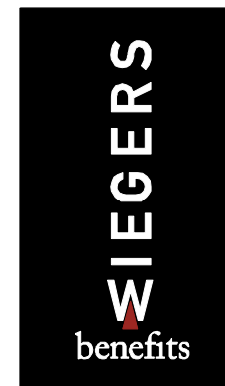


MTAS

Massage Therapist
Association of Saskatchewan

**GROUP
BENEFITS
PLAN
2009**

Represented by:





MTAS

Massage Therapist
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MTAS and Wieggers Benefits have joined together to offer you and your fellow MTAS members **Canada's #1 Leading plan** in Group Benefits for businesses with 1-50 people.

Why Have Over 27,000 Business Owners Selected This Plan?

No Business Is Too Small

- Comprehensive benefit packages are available to businesses from one person and up
- Home based businesses qualify for coverage
- Guaranteed coverage available to for-profit firms with 3+ people

Guaranteed Stability

- The Group Plan has operated continuously for over 30 years
- Pooled benefits stabilize your firm's rates at renewal time
- Non-cancellable plan due to the claims experience of your firm

BENEFITS DESIGNED TO SUIT YOUR NEEDS

LIFE INSURANCE

- Level \$25,000 Benefit
- Best Doctors® Services

ACCIDENTAL DEATH & DISMEMBERMENT

- Equal to Employee Life Insurance

DEPENDENT LIFE

- Spousal Benefit: \$5,000
- Dependent Benefit: \$2,500

EXTENDED HEALTH

- Reimbursement:
 - 80% coverage of Prescription drugs listed on the ASSURE National Formulary, 50% drug coverage for all other drugs, up to a maximum of \$1,000 per person per year
 - Pay-Direct Drug Card
- 100% Travel Health and Hospital benefits
- 80% coverage for all other benefits
- Paramedical Services: \$300/person/discipline/year - includes: Chiropractor - Physiotherapist - Chiropractor - Osteopath - Naturopath - Acupuncturist - Massage Therapist - Psychologist (\$500) - Speech Therapist (\$500)
- Semi-Private Hospital Room
- Private Duty Nursing Care: \$25,000/insured/24 months
- Ambulance: ground - unlimited; air - \$4,000 maximum
- Hearing Aids: \$300/2 years
- Medical Equipment: up to \$2,000 per year
- Eye Exams: \$50/adult/every 24 months; \$50/child/every 12 months
- Preferred Vision Services Discount
- 24-month Survivor Benefit

DENTAL

- Annual Deductible: \$25 single/\$50 family
- Reimbursement:
 - 80% for Basic Services (e.g. Checkups, Xrays, cleanings, fillings, etc.)
 - 80% for Endodontic and Periodontal services (root canals, pulpectomy, treatment of gums and bones supporting teeth)
- Maximum Benefit: \$2,000/person/year
- 24-month Survivor Benefit

Eligibility Requirements

- Employers must be in business a minimum of 6 months
- Employees must work a minimum of 20 hours per week
- Waiver of Health and Dental is dependent on having spousal coverage
- Minimum coverage is Life/AD&D plus one eligible group benefit (Extended Health and Dental counts as one benefit)

MONTHLY PREMIUM COST

Single: \$59.76
Couple: \$111.42
Family: \$160.62

*Estimate based on a 30-year-old business owner.
Request a quote for specific rates for your business.*

OTHER BENEFITS AVAILABLE TO CUSTOMIZE YOUR PLAN

- Additional Life Insurance for Employee, Spouse & Dependents
- Disability Insurance
- Critical Illness Insurance
- Business Overhead Insurance
- Employee Assistance Plan
- Enhanced Health & Dental Options
- Vision Coverage
- **Cost Plus/Health Care Spending Account**