



# Group Benefits for 2+ Employees



Lewer  
Canada

[www.lewer.ca](http://www.lewer.ca)

1-800-387-8244





# Welcome to Lewer

Lewer Canada has been serving the needs of small business owners for almost 50 years. As a third-generation business, we understand the importance of finding the best program that makes the best sense (and cents) for your business. That's why we have developed the CLA Multi-Employer Trust to help spread risk over a larger group, which helps us keep your rates stable year after year.

What does it mean to be in a multi-employer trust? Just like participating in your buying group or franchise program, it gives you leverage that you wouldn't otherwise have. Even if you only have a few employees, we can help. In the last decade, our annual plan price increase was averaging 5%, which is far lower than healthcare inflation.





## Step 1: Select Mandatory Options

Life Insurance with  
Accidental Death and  
Dismemberment  
Dependent Life  
Health Care

## Step 2: Select Optional Choices

Short-Term Disability  
Long-Term Disability  
Dental Care  
Vision Care  
Critical Illness

## Step 3: Contact Us

After you've designed your  
plan, you can contact us at  
1-800-387-8244 or  
[info@lewer.ca](mailto:info@lewer.ca)

Easy as 1-2-3!



Step 1:  
Select Mandatory  
Options



Employee Life Benefit		
Benefit Amount	1x or 2x salary rounded to the next higher multiple of \$1,000 or a flat amount in units of \$5,000	
Minimum Amount	\$25,000	
Maximum Amount	\$300,000 to \$1,000,000	
Benefit Reduction	Reduced by 50% at age 65	
Life Insurance Maximum (Before medical underwriting is required)	2 employees:	Evidence of insurability required
	3 to 9 employees:	\$75,000
	10 to 14 employees:	\$125,000 to \$175,000
	15 to 24 employees:	\$125,000 to \$225,000
	25 to 49 employees:	\$150,000 to \$325,000
Conversion Privilege	Included	
Accidental Death and Dismemberment Benefit		
Principle Sum	The amount in effect under the Employee Life Benefit	
Benefit Reduction	Reduced by 50% at age 65	
Maximum Benefit	Equal to the Employee Life Benefit	
Dependent Life Benefit		
Coverage	\$5,000 for spouse and \$2,500 per child \$10,000 for spouse and \$5,000 per child \$15,000 for spouse and \$7,500 per child \$20,000 for spouse and \$10,000 per child (Note: Spouse coverage cannot exceed the employee life coverage)	
Plan Termination Age		
The mentioned plans terminate when the employee reaches 70 years old or retirement, whichever occurs first.		



Medical Coverage				
PLAN DESIGN OPTIONS	BRONZE	SILVER	GOLD	PLATINUM
EXTENDED HEALTH CARE				
Benefit Year	Calendar			
Major Medical Reimbursements	80%	80%	90%	80%
Plan Termination Age	75			
DRUG BENEFITS				
Pay Direct Drug Card	Yes			
Dispensing Fee Cap (excluding QC)	\$8			
Drug Plan Type	Generic Substitution			
Drug Reimbursement %	80%	80%	90%	80%
Drug Maximum (excluding Quebec)	\$1,000 per person per year	\$5,000 per person per year	\$2,500 per person per year	\$15,000 per person per year
Preventative Vaccines	Yes			
MEDICAL SERVICES AND SUPPLIES				
Private Duty Nursing	\$10,000 per year			
Hearing Aids	\$500 per 60 months			
Orthopedic Shoes	\$250 per year	\$250 combined for shoes and orthotics	\$250 per year	\$250 per year
Orthotics	\$250 per year	\$250 combined for shoes and orthotics	\$250 per year	\$250 per year
Hospital Room Type	Semi-Private			
Eye Exam	Reasonable and Customary			
OUT OF PROVINCE / COUNTRY				
Maximum	\$5 million			
Trip Duration	60 Days			
Termination Age	75			
PARAMEDICAL SERVICES				
Practitioner Maximum	\$300 per practitioner, max aggregate \$1,200	\$50 per visit, \$300 per practitioner, max aggregate \$1,000	\$500 per practitioner	\$500 per practitioner
Per Person Per Calendar Year	Per person per calendar year			
Per Practitioner / Combined	Practitioner			
Covered Services	Acupuncturist, Athletic Therapist, Audiologist, Chiropractor, Dietitian, Massage Therapist, Naturopath / Homeopath, Osteopath, Physiotherapist, Podiatrist / Chiropodist, Psychologist / Social Worker, Speech Therapist			
OPTIONAL VISION CARE				
Frames and Lenses - Children	\$200 - 100% per 12 months			
Frames and Lenses - Adult	\$200 - 100% per 24 months			
Survivor Benefit - 24 Months				

Step 1:  
Select Mandatory  
Options





# Step 1: Select Mandatory Options

Medical Coverage for 10+ Employees			
PLAN DESIGN OPTIONS	SILVER +	GOLD +	PLATINUM +
EXTENDED HEALTH CARE			
Benefit Year	Calendar		
Major Medical Reimbursements	70%	80%	100%
Plan Termination Age	75		
DRUG BENEFITS			
Pay Direct Drug Card	Yes		
Dispensing Fee Cap (excluding QC)	\$8		
Drug Plan Type	Generic Substitution		
Drug Reimbursement %	70%	80%	100%
Drug Maximum (excluding Quebec)	\$7,500 per person per year	\$10,000 per person per year	\$15,000 per person per year
Preventative Vaccines	Yes		
MEDICAL SERVICES AND SUPPLIES			
Private Duty Nursing	\$10,000 per year		
Hearing Aids	\$500 per 60 months		
Orthopedic Shoes	\$250 per year		
Orthotics	\$250 per year		
Hospital Room Type	Semi-Private		
Eye Exam	Reasonable and Customary		
OUT OF PROVINCE / COUNTRY			
Maximum	\$5 million		
Trip Duration	60 Days		
Termination Age	75		
PARAMEDICAL SERVICES			
Practitioner Maximum	\$400 per practitioner	\$500 per practitioner	\$600 per practitioner
Per Person Per Calendar Year	Per person per calendar year		
Per Practitioner / Combined	Practitioner		
Covered Services	Acupuncturist, Athletic Therapist, Audiologist, Chiropractor, Dietitian, Massage Therapist, Naturopath / Homeopath, Osteopath, Physiotherapist, Podiatrist / Chiropodist, Psychologist / Social Worker, Speech Therapist		
OPTIONAL VISION CARE			
Frames and Lenses - Children	\$200 - 100% per 12 months		
Frames and Lenses - Adult	\$200 - 100% per 24 months		



Option 1: Short Term Disability Benefit		
Coverage	Employee Only	
Schedule	66.67% of pre-disability weekly earnings up to plan maximum	
Maximum Weekly Benefit	\$1,000 per week	
Waiting Period	7 days injury / 7 days sickness	
Benefit Period	16 weeks + waiting period = 119 days	
Short Term Disability Maximum (Before medical underwriting is required)	2 employees	Not available
	3 to 5 employees:	\$500
	6 to 9 employees:	\$750
	10+ employees:	\$1,000
Taxability	Determined by Employer	
Termination	Age 65	

Option 2: Long Term Disability Benefit		
Coverage	Employee Only	
Benefit Amount	66.67% of pre-disability weekly earnings up to plan maximum monthly benefit	
Maximum Monthly Benefit	\$6,000 - \$12,000	
Waiting Period	119 days	
Benefit Period	To age 65	
Definition of Disability	2 years own occupation, any occupation thereafter	
Long Term Disability Maximum (Before medical underwriting is required)	2 employees	Not available
	3 to 5 employees:	\$2,500
	6 to 9 employees:	\$2,750
	10 to 14 employees:	\$3,000
	15 to 24 employees:	\$3,200 to \$3,600
	25 to 49 employees:	\$4,200 to \$5,100
Taxability	Determined by Employer	
Termination	Age 65	

Step 2:  
Select Optional  
Choices





## Step 2: Select Optional Choices

### Option 3: Dental Coverage (Levels must match)

PLAN DESIGN OPTIONS	BRONZE	SILVER	GOLD	PLATINUM
	EXTENDED HEALTH CARE			
Benefit Year	Calendar			
Fee Guide	Current			
Major Medical Reimbursements	\$25 Single / \$50 Family	\$25 Single / \$50 Family	No Deductible	No Deductible
Basic Preventative, Endodontics, Periodontics	Yes			
Reimbursement %	80%	80%	90%	80%
Scaling Units	12			
Recall Frequency	9 months	9 months	6 months	6 months
Annual Maximum	\$1,000	\$1,000	\$1,500	\$1,500
Major Restorative (5+ EE)	Optional			
Major Reimbursement %	50%			
Major Maximum	Combined with Basic			

### Option 4: Dental Coverage for 10+ Employees (Levels must match)

PLAN DESIGN OPTIONS	SILVER +	GOLD +	PLATINUM +
	EXTENDED HEALTH CARE		
Benefit Year	Calendar		
Fee Guide	Current		
Major Medical Reimbursements	\$25 Single / \$50 Family	No Deductible	No Deductible
Basic Preventative, Endodontics, Periodontics	Yes		
Reimbursement %	70%	80%	100%
Scaling Units	12		
Recall Frequency	9 months	9 months	6 months
Annual Maximum	\$1,000	\$1,500	\$2,000
Major Restorative (5+ EE)	Optional		
Major Reimbursement %	50%		
Major Maximum	Combined with Basic		



## Step 3: Contact Us

Call us!  
**1-800-387-8244**

Email us!  
**info@lewer.ca**

Visit our website!  
**www.lewer.ca**





# We are a Third-Party Administrator and Payor

## *What does that mean?*

**1. Extended health and dental claims are processed and paid in-house**

**2. Online Portal and Mobile App claims submission**

- If clients enroll on our Portal or Mobile App you can get reimburse within 2-3 business days
- Clients will also get access to EDI so dentists can submit claims electronically directly to us
- Benefit exchange allows direct claims submission from paramedic service providers to us

**3. Clients enrolled in the Extended Health Care benefit will receive a drug card which can be used at the pharmacy to purchase prescription medication**

**4. A real human being will answer the phone and address your inquiry right away as opposed to having to wait on hold or go through a tedious automated phone system process**

**5. Another Benefit! By Signing Up, you are enrolled in Arete HR, Inc., Akira by Teleus Health, and Togetherall**





**When you sign up for a Lower extended health care plan,  
you're automatically enrolled in all the services listed below.**

## **Employee Assistant Program**

The Arive EAP provides support for employees as they work through challenges affecting their well-being, and in turn, productivity and focus on the job. Up to 12 hours of face-to-face professional counseling, plus 3 hours each of legal and financial telephone guidance, in a confidential, self-referral environment. Services and available calendar year hours can be shared with eligible dependents. Full program details available at [www.aretehr.com](http://www.aretehr.com).



## **Managerial Assistant Program**

The Acumin program fills a gap experienced by many business owners who don't have the financial resources for expensive legal and financial advice pertaining to business dilemmas. Two hours per calendar year of access to experts in those fields, in addition to unlimited human resources guidance (2 hours maximum per issue), provide tools that can make a difference to success. Through Acumin, managers can refer employees with performance concerns related to personal issues to confidential counseling support. Full program details available at [www.aretehr.com](http://www.aretehr.com).



## **Telemedicine**

Akira brings healthcare to you, 24/7. Akira is a virtual health app that allows members and their family to conduct secure medical consultations with clinicians right on their phone, or computer, by text or video chat. More than 50% of primary care concerns traditionally seen in a doctor's office can be addressed through Akira. Akira has the highest user ratings in the industry with coverage languages in both French and English.



## **Mental Health**

Togetherall is a safe, anonymous, online peer community to support your mental health. We offer an anonymous community to share how you are feeling, listen and be heard. Registered mental health practitioners are on hand 24/7 to keep the community safe. Togetherall offers free mental health support in minutes.







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