

REQUEST FOR GROUP INSURANCE QUOTATION

To obtain a confidential no obligation proposal or to get information on how the Alberta Sport Group Benefit Plan may meet your group's unique needs, please forward this page to our office or contact us directly.

Group Name: _____
 Type of Group: _____ Yrs. In operation: _____
 Full Address: _____
 City & Province: _____ Postal Code: _____
 Your Name: _____ Title: _____
 Phone #: _____ Fax #: _____
 E-Mail: _____ Do you have at plan at present? _____

Alberta Sport Group Benefit Plan

Join nearly 200 fellow members and participate in one of the most comprehensive benefits programs available for sport groups.

| Employee Name | Title Position | Annual Salary | Marital Status (S/F) | Gender (M/F) | Birth Date (M/D/Y) | Class* (A/B) |
|----------------|----------------|---------------|----------------------|--------------|--------------------|--------------|
| e.g., 1-SAMPLE | Office Manager | \$39,000 | F | F | 04/12/65 | A |
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**If applicable: Class A-Owners/Managers and Class B-All Other Employees*

To obtain a cost comparison versus your existing plan, please forward the following to Morneau Sobeco's Calgary office:

- A copy of your current employee booklet or insurance policy: and
- A copy of your most recent billing statement.

By Mail
 Morneau Sobeco
 Suite 1121, 940-6th Ave SW
 Calgary, AB. T2P 3T1

By Fax
 403-246-5257

By Email
 If available, you can email any of the above information to: dpauletig@morneasobeco.com



Appointed Consultants and Administrators for the Alberta Sport, Park, Recreation & Wildlife Group Benefit Plan

Find out more about the Alberta Sport Group Benefit Plan by calling Dee Pauletig at; 403-218-7317

Since 1996, Morneau Sobeco has sponsored a program that allows Alberta Sport Groups the opportunity to purchase group insurance protection for their employees and their families.

With 48 participating companies covering nearly 200 employees and their families, the Alberta Sport Group Benefit Plan currently insures groups ranging from 1-30 employees. Together, they enjoy the cost advantages and price stability of the larger, combined group, but they retain the flexibility to choose from two different plan designs.

As the present and future outlook for the Canadian economy is strong, so too will be the competition for experienced staff. In order to ensure your group's competitive edge, it is essential that you attract and retain high quality employees.

Morneau Sobeco provides member groups with professional advice and support regarding employee benefits issues and emerging market trends.

Morneau Sobeco, our partner in the administration of this volume purchasing plan, is an independent benefit consulting firm that has over 40 years of experience in creating and managing association benefit programs. As a member of the Alberta Sport Groups Benefit Plan, you are able to take advantage of exclusive access to Morneau Sobeco's professional consulting services at no extra charge.

The following is a brief list of specialized value-added services available to you:

- Access to expert and unbiased employee benefits consulting advice;
- Renewal analysis and carrier negotiations;
- Reduced administrative expenses; and
- Access to a toll-free number to deal with questions and to obtain ongoing support

General Summary of the Plan Design

EXTENDED HEALTH CARE

Choose either the Gold or Bronze level plan with the following available options:

Eligible expenses paid at 100% include:

- Prescription drugs (legally requiring a prescription) with *choice of dispensing fee deductible levels*
- Pay direct drug card
- Vision Care - 24 month max of \$100/person
- Out-of-country emergency medical coverage- 1 million dollar maximum

Eligible medical expenses payable at your choice of 100% or 80% with annual deductibles of \$25/single or \$50/family:

- Semi-private or private hospital coverage
- Paramedical practitioners (massage, physiotherapy, chiropractor, etc.) \$500-\$1,000 per practitioner

DENTAL CARE

Design your plan with the following available options:

Eligible dental expenses:

- Basic dental services reimbursed at 100% or 80%
- Major restorative services reimbursed at 50% or 0%
- \$1,500 combined maximum for Basic and Major services
- Orthodontia services reimbursed at 50% or 0%, lifetime maximum of \$1,500 (children under 19)

BASIC LIFE INSURANCE COVERAGE

- Choice of 1 x or 2.5 x annual earnings
- Up to \$125,000 coverage with no medical questions
- Maximum of \$200,000 for eligible employees upon medical approval
- Premium waiver if on LTD

BASIC ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE

- Matches life benefit
- Includes a Critical Illness benefit rider payable equal to 10% of AD&D coverage to a maximum of \$5,000
- Premium waiver if on LTD

DEPENDENT LIFE

- Spouse \$5,000
- Each dependent child \$2,500
- No medical approval required
- Premium waiver if on LTD

LONG TERM DISABILITY

- 66-2/3% of salary
- Up to \$3,000 coverage with no medical information required
- Up to \$5,000 coverage for eligible employees upon medical approval
- Benefit commences after 17 weeks of total and continuous disability
- Premium waiver if on LTD

Optional benefits available are:

- Optional Life Insurance
 - Units of \$10,000
 - Available for employees, spouses & eligible dependents
- Voluntary AD&D Insurance
 - Units of \$25,000
 - Available for employees, spouses & eligible dependents
- Optional Critical Illness
 - Units of \$5,000
 - Minimum \$10,000
 - Maximum \$100,000
 - Available for employees, spouses & eligible dependents

To find out the actual cost of a plan for your staff and details of the program, please submit the Request for Group Insurance Quotation form on the back of this brochure or call 1-403-218-7317.