

## DISABILITY

- Injury Loss of Income coverage is guaranteed to issue!\*
  - 0, 30 or 120 day waiting period
  - 5 year benefit period or to age 70 (coverage to age 75)
  - Partial disability benefits
  - Return to Work Assistance Benefit
  - Accident Medical Treatment Benefit

## OPTIONAL BENEFITS

- Travel Medical Emergency (Out of Province)
  - Optional Rider on Loss of Income Injury
  - Up to \$5,000,000 while travelling
- Illness Loss of Income coverage also available
  - Simplified application process
  - Underwritten
- Business Overhead Expense coverage
  - Up to 12 times the monthly benefit
  - Can be offered as a standalone
  - May be purchased for Injury only or Injury and Illness
  - Accident Medical Treatment Benefit

## ENCORE

- Critical Illness
  - Covers 21 critical illnesses
  - \$5,000 - \$25,000 benefit – Guaranteed Issue!
  - Additional amounts of up to \$75,000 available based on good health questions
    - Up to \$100,000\* total coverage available
- Accidental Death & Dismemberment
  - Single or family coverage
  - \$50,000 \$100,000, \$200,000, or \$300,000 tax-free lump sum payment
  - Accident Medical Reimbursement Benefits of \$10,000 to \$100,000, if Disability coverage is also purchased
- Final Expense
  - 4 times the benefit if death is accidental
  - \$5,000 - \$25,000 benefit
- Fracture
  - TAX-FREE lump sum payment
  - Primary or Base plans to choose from

**EDGE VISION:** To be the trusted brand leader of lifestyle protection plans by setting a standard of “WOW” in everything we do.

**EDGE MISSION:** To safeguard the lifestyles of our customers ~ *Simply.*

**EDGE VALUES:** Do the right thing because it’s the right thing to do.

## HEALTH & DENTAL

- Base, Deluxe, or Platinum plans to choose from
- Individual (underwritten)
- Multi-life (guaranteed issue with 3 or more lives for pre-approved groups)
- RAMQ Drug Benefit Top Up (for Quebec residents)

## ROADSIDE PACKAGE

- Injury Loss of Income coverage
  - Accident Medical Treatment Benefit
- Accidental Death & Dismemberment
  - \$300,000 tax-free lump sum payment
  - Accident Medical Reimbursement Benefits
- Travel Medical Emergency (Out of Province)

## TRAVEL PLUS

- Available as a standalone product
- Available to non-trucking occupations
- Only available through Quote on Demand (QOD)<sup>™</sup> / Electronic Application
- Only available with annual premium
- Two additional benefits!
  - Trip cancellation
  - Lost baggage



## HOW THE EDGE DOMINATES THE MARKET:

- **The EDGE** designs, distributes and administers insurance plans that provide simplified living benefit solutions.
- **The EDGE’s** Customer Care Unit offers a full claims administration and advocacy service for our clients, liaising with insurance partners to help clients with the claims process.
- **The EDGE** is proud to be an independently owned and operated Canadian Company.

Disability Benefits Based on Gross Revenue or Net Income

\* Subject to qualifying questions. This is a brief outline of some of the key features provided under the EDGE Plans. This does not outline all features, exclusions or limitations nor does it form a contract of insurance. All terms of coverage are governed by the provisions of master policy contracts issued to and administered by The Edge Benefits Inc.

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- Focus on Guaranteed Issue<sup>1</sup> Living Benefits with NO medical questions
- Simplified Underwriting Illness Disability and Individual Health & Dental
- Simplified Process: Electronic applications, innovative claims service with quick response times

Products	Details	Target Market
Disability Injury	<ul style="list-style-type: none"> <li>• Guaranteed Issue<sup>1</sup> to age 69</li> <li>• Coverage to age 75</li> <li>• Issue Limit up to \$6,000<sup>2</sup></li> <li>• Participation Limit up to \$20,000<sup>3</sup></li> <li>• Benefits based on Gross or Net Income</li> <li>• Includes Accident Medical Treatment Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Self employed (high gross/low net)</li> <li>• Primary Income Earner</li> <li>• People with no benefits</li> <li>• Alternative to WCB/WSIB if able to opt out</li> <li>• Top up for full income coverage (group)</li> </ul>
Disability Illness (Rider)	<ul style="list-style-type: none"> <li>• Simplified Underwriting, issued to age 64</li> <li>• Coverage to age 70</li> <li>• Issue Limit \$6,000<sup>2</sup></li> <li>• Participation Limit up to \$20,000<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Same as above</li> </ul>
Business Overhead (Disability)	<ul style="list-style-type: none"> <li>• Injury is Guaranteed Issue<sup>1</sup> to age 69, coverage to age 75</li> <li>• Illness has Simplified Underwriting, issued to age 64, coverage to age 70</li> <li>• Pays 12 times the monthly benefit</li> <li>• Reimbursement for Business Overhead expenses</li> </ul>	<ul style="list-style-type: none"> <li>• Self Employed</li> <li>• Commercial clients, small business owners &amp; contractors</li> <li>• Owner/Operators in trucking</li> </ul>
Critical Illness	<ul style="list-style-type: none"> <li>• Guaranteed Issue up to \$25,000<sup>1</sup> (to age 64)</li> <li>• 21 Covered conditions</li> <li>• Additional \$75,000 with good health<sup>1</sup> (no family history questions)</li> <li>• Up to \$100,000 in total coverage<sup>1</sup></li> <li>• Second Event Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Problematic family history</li> <li>• Business owners who want coverage easily</li> </ul>
Final Expense	<ul style="list-style-type: none"> <li>• Guaranteed Issue<sup>1</sup> (to age 85)</li> <li>• Up to \$25,000</li> <li>• Living Benefit Component</li> </ul>	<ul style="list-style-type: none"> <li>• Declined for life insurance</li> <li>• Seek simple option life insurance</li> </ul>
Accidental Death & Dismemberment	<ul style="list-style-type: none"> <li>• Available coverage of \$50,000, \$100,000, \$200,000, or \$300,000</li> <li>• Additional features included (Loss of Use, Education, Seat Belt, Spousal Benefit)</li> <li>• Includes Accident Medical Reimbursement of \$10,000 to \$100,000 if Disability is also purchased</li> </ul>	<ul style="list-style-type: none"> <li>• Clients who are uninsurable for Life</li> <li>• High debts, family, mortgage</li> <li>• High risk occupations</li> </ul>
Health & Dental Individual	<ul style="list-style-type: none"> <li>• Simplified Underwriting</li> <li>• Single, couple or family</li> <li>• Health Only or Health + Dental</li> <li>• RAMQ Top Up available for Quebec residents</li> </ul>	<ul style="list-style-type: none"> <li>• Self Employed</li> <li>• Families with no benefits</li> </ul>
Health & Dental Multi-Life	<ul style="list-style-type: none"> <li>• No medical underwriting on 3+ lives when pre-approved<sup>1</sup></li> <li>• 3 Plan Types to suit any budget</li> </ul>	<ul style="list-style-type: none"> <li>• Those who do not qualify for traditional group</li> <li>• Small businesses</li> <li>• New in business</li> <li>• Seasonal or high family content</li> </ul>
Travel Medical Emergency (Rider)	<ul style="list-style-type: none"> <li>• Out of province coverage</li> <li>• Optional Rider on Loss of Income Injury</li> <li>• Up to \$5,000,000 while travelling</li> </ul>	<ul style="list-style-type: none"> <li>• Clients who travel out of province frequently</li> </ul>
Travel Plus	<ul style="list-style-type: none"> <li>• Standalone product available to non-trucking occupations</li> <li>• Only available online through Quote on Demand (QOD)<sup>TM</sup> / Electronic Application, with annual premium</li> <li>• Additional benefits: trip cancellation and lost baggage</li> </ul>	<ul style="list-style-type: none"> <li>• Clients in non-trucking occupations who travel out of province frequently, who do not have Disability coverage, or who would like the additional benefits</li> </ul>

1) Provided qualifying questions are satisfied. Applicable to Disability Injury, Business Overhead Expense Injury, and Critical Illness. 2) Benefits over \$5,000 only available to classes AA and EXEC. 3) Participation with other Insurers, available to classes AA and EXEC. 4) Certain exclusions apply.

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