



Helping grow  
Saskatchewan's  
tech sector.

AN INNOVATION PLACE PARTNERSHIP PROGRAM

# ADVANCED TECH BENEFITS PLAN



LAST UPDATED  
JUNE 2022

---

# AN EMPLOYEE BENEFITS PROGRAM OPPORTUNITY FOR YOUR ORGANIZATION

---

## **CONTACT INFORMATION**

For quotes, additional information and ongoing support,  
contact your Advanced Tech Benefits Plan representative,

**Staci Heinbigner** of Sutton Benefits & Pension at  
[sheinbigner@suttonplanning.ca](mailto:sheinbigner@suttonplanning.ca) or **306.934.5540**.

**WE LOOK FORWARD TO WORKING WITH YOU!**

---

---

## WELCOME TO THE ADVANCED TECH BENEFITS PLAN!

Group benefits programs have become a key, tax effective means of attracting and retaining employees. Organizations new and old are continuously seeking methods by which they may attain a stable workforce: competing in the marketplace for the best talent while being mindful of their financial bottom-line.

### WHY PARTICIPATE IN THE ADVANCED TECH BENEFITS PLAN FOR YOUR GROUP INSURANCE NEEDS?

By taking part in the Advanced Tech Benefits Plan, you can offer a comprehensive benefits program to your own employees but doing so in conjunction with many other companies within the tech industry, which has a pool of more than 50 tech companies! Participating in such an arrangement is advantageous because you may secure benefit opportunities that are not as accessible for smaller, stand-alone groups:

- Lower expenses and therefore lower rates achieved through economies of scale;
- More generous benefits including higher Life and Long Term Disability maximums;
- More generous Life and Long Term Disability amounts available without having to provide medical evidence of insurability;
- Leveraged capability to negotiate renewal terms with the carrier;
- Shared advantage of positive plan experience while at the same time reduced exposure to the risks associated with poor individual plan experience; and
- Greater flexibility around coverage options within the Extended Health and Dental benefits.

### OTHER FEATURES

The Advanced Tech Benefits Plan provides you with a suite of services and support to help you maximize the value of your Employee Benefits Program:

- Plan design analysis and customization
  - Access to discounts for prescription medications and eyewear
  - Preferred pricing for Employee Assistance Programs
  - Wellness initiatives
  - Access to medical second opinions
-

---

## SUMMARY OF BENEFITS

You may begin by selecting either the Enhanced plan or the Basic plan for your plan members and their dependents.

	<b>ENHANCED PLAN</b>	<b>BASIC PLAN</b>
Waiting Period	3 months from date of hire	3 months from date of hire
Definition of Employee	Full-time (minimum 25 hours/week)	Full-time (minimum 25 hours/week)
Definition of Spouse	Married or common-law after 12 months	Married or common-law after 12 months

### **BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT**

Schedule	200% of employee earnings	100% of employee earnings
Benefit Maximum	\$300,000	\$300,000
Reduction Clause	50% at the age of 65	50% at the age of 65
Waiver of Premium Clause	After 120 day waiting period	After 120 day waiting period
Termination Clause	Age 70 or prior retirement	Age 70 or prior retirement

### **OPTIONAL LIFE**

Coverage	Employee and spouse	Employee and spouse
Increments	Units of \$10,000	Units of \$10,000
Benefit Maximum	\$500,000 combined with life	\$500,000 combined with life
Termination Clause	Age 65 or prior retirement	Age 65 or prior retirement

### **DEPENDANT LIFE**

Spouse	\$10,000	\$5,000
Dependant Child	\$5,000	\$2,500
Child age coverage starts	Live birth	Live birth
Termination Clause	Age 70 or prior retirement	Age 70 or prior retirement

---

**ENHANCED PLAN****BASIC PLAN****CRITICAL ILLNESS**

Schedule	Flat amount	—
Benefit Amount	\$25,000	—
Termination Clause	Age 65 or prior retirement	—

**LONG-TERM DISABILITY**

Schedule	75% of monthly earnings	75% of monthly earnings
Benefit Maximum	\$15,000	\$15,000
Non-Evidence Maximum	\$7,000	\$7,000
Elimination Period	120 days	120 days
Benefit Duration	To age 65	To age 65
Definition of Disability	Regular occupation for 2 years	Regular occupation for 2 years
CPP / QPP Offsets	Direct	Direct
Tax Status	Taxable	Taxable
Termination Clause	Age 65 or prior retirement	Age 65 or prior retirement

**DENTAL CARE**

Calendar Year Deductible	None	None
Reimbursement: Basic / Preventative	100%	80%
Reimbursement: Major Restorative	50%	Not covered
Maximum Per Family Member: Basic / Preventative	\$2,000 each calendar year	\$2,000 each calendar year
Maximum Per Family Member: Major Restorative	\$2,000 each calendar year	Not covered
Dental Fee Guide	Current year	Current year
Recall Examinations	Every 9 months	Every 9 months
Termination Clause	Age 70 or prior retirement	Age 70 or prior retirement

**ENHANCED PLAN****BASIC PLAN****EXTENDED HEALTH CARE**

Calendar Year Deductible	None	None
Overall Maximum	Unlimited	Unlimited
Reimbursement: Drugs	100%	80% of the first \$1,500 of paid claims each calendar year and 100% of the remainder
Reimbursement: Ambulance	100%	100%
Reimbursement: Paramedicals	100%	100%
Reimbursement: Private Duty Nursing	100%	100%
Reimbursement: Vision Care	100%, \$200 per 24 months towards contacts, glasses or laser eye surgery 1 eye exam per 24 months, up to the reasonable & customary amount. Eye exam reimbursement is independent from the \$200 maximum above.	100%, \$200 per 24 months towards contacts, glasses or laser eye surgery 1 eye exam per 24 months, up to the reasonable & customary amount. Eye exam reimbursement is independent from the \$200 maximum above.
Reimbursement: All Other Health	100%	100%
Drug: Pay Direct Drug Card	Yes	Yes
Drug: Drug Definition	Prescribed by law — generic	Prescribed by law — generic
Drug: Dispensing Fee Limit	\$7.50	\$8.00
Drug: Vaccines	Covered	Covered
Drug: Smoking Cessation	Not covered	Not covered
Drug: Fertility	Not covered	Not covered
Drug: Erectile Dysfunction	Not covered	Not covered
Hospital: Room type	Semi-private	Ward only, covered by provincial plan

	<b>ENHANCED PLAN</b>	<b>BASIC PLAN</b>
Private Duty Nursing	\$10,000 per 12 months	\$10,000 per 12 months
Paramedical Practitioners: Maximum Per Visit	Reasonable & customary fees	Reasonable & customary fees
Paramedical Practitioners: Maximum Per Year	\$750 for each practitioner: acupuncturist, chiropractor, massage therapist, naturopath, osteopath, physiotherapist, podiatrist, psychologist / social worker, speech therapist	\$1,000 combined for: acupuncturists, chiropractors, massage therapists, naturopaths, osteopaths, physiotherapists, podiatrists, psychologists / social workers, speech therapists
Hearing Aids	\$750 per 5 years	\$750 per 5 years
Orthotics / Orthopedic Shoes	\$300 per 12 months	\$300 per 12 months
Wigs	\$200 lifetime	\$200 lifetime
Custom-Made Compression Hose	2 pairs to a maximum of \$250 per calendar year	2 pairs to a maximum of \$250 per calendar year
Outdoor Wheelchair Ramps	\$2,000 lifetime	\$2,000 lifetime
Myoelectric Arms	\$10,000 per prosthesis	\$10,000 per prosthesis
External Breast Prosthesis	1 every 12 months	1 every 12 months
Surgical Brassieres	2 every 12 months	2 every 12 months
Mechanical or Hydraulic Patient Lifters	\$2,000 per lifter once every 5 years	\$2,000 per lifter once every 5 years
Blood Glucose Monitoring Machines	1 every 4 years	1 every 4 years
Transcutaneous Nerve Stimulators	\$700 lifetime	\$700 lifetime
Extremity Pumps for Lymphedema	\$1,500 lifetime	\$1,500 lifetime
Out of Country Emergency	Covered	Covered
Global Medical Assistance	Covered	Covered
Best Doctors	Covered	Covered
Termination Clause	Age 70 or prior retirement	Age 70 or prior retirement

## CONTACT INFORMATION

For quotes, additional information and ongoing support, contact your Advanced Tech Benefits Plan representative,

**Staci Heinbigner** of Sutton Benefits & Pension at  
[sheinbigner@suttonplanning.ca](mailto:sheinbigner@suttonplanning.ca) or **306.934.5540**.

**WE LOOK FORWARD TO WORKING WITH YOU!**



Helping grow  
Saskatchewan's  
tech sector.

