

## Example Quotations - Ontario Crafts Council Group Benefits Program

Person(s) covered:	Benefits selected and quoted:	Monthly premium:
Single female non-smoker age 32 - sculptor - annual income \$25,000 after expenses and before taxes	\$1,500 a month of tax free disability benefits covering both accidents AND sickness payable for 2 years following 120 day waiting period - \$10,000 term life insurance - regular extended health care coverage - basic drug coverage (no dental)	\$140.16
Single parent male non-smoker age 30 with 5 year old son - painter - annual income \$30,000 after expenses and before taxes	\$1,500 a month of tax free disability benefits covering both accidents AND sickness payable for 2 years following 120 day waiting period - \$10,000 term life insurance - regular extended health care coverage and basic drug coverage on both parent and child (no dental)	\$168.54
Male age 40 non-smoker - woodworker - annual income \$35,000 after expenses and before taxes - spouse female age 37 non-smoker - no children	\$1,500 a month of tax free disability benefits covering both accidents AND sickness payable for 2 years following 120 day waiting period - \$10,000 term life insurance - regular extended health care coverage and basic drug coverage including dental on both adults	\$299.42
Female age 45 non-smoker - jeweler - annual income \$40,000 after expenses and before taxes - partner male age 45 non-smoker - 3 children ages 14,12 & 10	\$1,500 a month of tax free disability benefits covering both accidents AND sickness payable for 2 years following 120 day waiting period - \$10,000 term life insurance (female only) - regular extended health care coverage and basic drug coverage including dental on both adults and 3 children	\$410.46
Single male smoker age 27 - weaver - no partner or dependents	\$10,000 term life insurance - regular extended health care coverage and basic drug coverage including dental	\$99.74
Single female smoker age 35 - potter - partner female non-smoker age 33	\$10,000 term life insurance on each - regular extended health care coverage and basic drug coverage including dental on both adults	\$167.97
Single male non-smoker age 40 - stained glass crafter - has own retail store - only wants business overhead expense coverage to pay the bills to allow the store to stay open if he were to be disabled from accident or sickness	Up to \$2,000 of monthly store operating costs will be paid for up to 2 years following a 30 day waiting period - premiums are tax deductible	\$81.20
Single female smoker age 30 - only wants some basic benefits to look after last expenses and debts and some accident and critical illness coverage	\$50,000 term life insurance, \$50,000 accidental death insurance, \$15,000 critical illness insurance, \$50,000 accidental loss of use insurance, \$10,000 accidental fracture insurance	\$24.37
Male age 33 and female age 30 - both non-smokers - with 3 year old son - both glass blowers - only require health and dental coverage	Extended health care, dental and drug coverage on 2 adults and one child	\$298.00 for enhanced coverage or \$236.90 for basic coverage
Male age 33 and female age 30 - both non-smokers - with 3 year old son - both glass blowers - require health and dental coverage plus \$25,000 of life insurance on each adult and \$1,500 a month of disability coverage on each adult	Extended health care, dental and drug coverage on 2 adults and one child plus \$25,000 of life insurance on each adult and \$1,500 of monthly disability coverage on each adult. Life and disability coverage based on attained age. Disability benefits for both accident and sickness included with benefits payable to age 65 following a waiting period of 120 days.	\$359.95 for enhanced health & drug coverage or \$298.85 for basic health & drug coverage

**All quotes are based on the specifics of each situation - application may require a satisfactory statement of health for approval of benefits - this exclusive program for OCC members only provided by Ontario Blue Cross**