

# “Joining the Mumby Insurance Plan was one of the best business decisions we’ve made!”.. a Mumby plan member since 2004

Whether you’re a firm of 1 or 101, you too can experience the unique advantages a Mumby Group Benefits plan offers.

- If your firm has fewer employees than General Motors, you may be paying more than you have to for your Group Benefits coverage.

*Mumby clients typically save 10%-20% on their Group Health and Dental premium because they benefit from their Association’s group buying power.*

- Has your current plan restricted your Disability coverages?

*A Mumby plan can provide higher coverage limits than your current insurer, so you and your employees may not need to undergo a medical exam!*

- Say ‘no thanks’ to a benefits package with high rates because you aren’t seen as big enough to benefit from group buying power.

*With Mumby, you get MORE!... More Choice. More Flexibility. You can design the health benefits plan that fits you and your employees. AND it’s good for your firm’s bottom line because you choose the coverages & reimbursement percentages for each of those benefits. For example, if you add vision care to your plan, you decide what percentage of the cost is reimbursed.*

*Mumby even has a special plan for firms with fewer than 5 employees! You won’t have to provide medical evidence, and your coverage is guaranteed. You’ll receive a comprehensive plan with preferred premium rates.*

Discover what it’s like to be a Mumby client. It could be one of the best business decisions YOU’LL make.

You’ll find it easy to learn more.

**EMAIL:** [benefits@mumby.com](mailto:benefits@mumby.com) and type Group Benefits in the subject line. Let us know your name, phone number and the name of your firm. Our Group Specialists will contact you.

**PHONE:** Call Douglas at 1-800-446-5745 or 519-885-5956.

Learn more about the Mumby difference at [www.mumby.com](http://www.mumby.com)



*“We recognize that no matter your firm’s size, you deserve to have access to the same benefits that the big groups receive.”*

Douglas Pinnell, Group Specialist.



**MUMBY**  
Insurance Brokers Inc.

Your *Silent* Partner since 1975

1-800-446-5745 | [inquire@mumby.com](mailto:inquire@mumby.com) | [www.mumby.com](http://www.mumby.com)

# Silent Partner Health Benefits Plan

## Health & Dental Benefits for groups of less than five.

### Group Life, AD & D

- \$25,000 death benefit
- \$25,000 of accidental death & dismemberment

### Dependent Life

- Spousal death benefit is \$10,000
- Each child, from birth is \$5,000

### Extended Health

#### Health services deductible & reimbursement levels (to plan maximums)

- No deductible
- 80% coverage on prescription medications
- 100% coverage on vision claims
- 80% coverage on paramedical services
- 100% coverage for major services and Travel Assist

#### Drug Plan (Subject to RAMQ in Quebec)

- Pay direct drug card plan
- Maximum \$2,500 per year per insured

#### Vision Care

- \$100 maximum per 24 month period for each insured
- Includes one eye examination every 24 months

#### Hospital

- Semi-private accommodations in excess of the standard ward room as provided by provincial system

#### Major Services

- Convalescent home services
- Nursing care
- Rental of equipment (wheel chairs, crutches etc.)
- Hearing aids
- Orthotics (including orthopedics)

### Out-of-Province/Country Travel Coverage

- Covers emergency hospital/medical expenses while traveling outside your province/country of residence
- Provides coverage for up to 60 days per trip
- \$5,000,000 life time maximum

### Paramedical Services

#### \$300 per calendar year\*\* for each person includes:

- Chiropractor
- Masseur\*
- Natural path
- Osteopath
- Physiotherapist\*
- Podiatrist (Chiroprodist)
- Psychologist/MSW/Counselor\*
- Acupuncture\*
- Speech Therapist\*

\* Requires a physicians prescription. \*\*Per practitioner class.

### Dental Benefits

#### Coverage Includes (to plan maximums):

- Checkups, cleanings & fillings etc.
- Space maintainers, major surgical & extractions
- Periodontics, endodontics & denture repairs
- 9 month checkup recall
- Reimbursement 80%
- Maximum amount \$750 per person per calendar year

### Rate Schedule (monthly) Effective Nov. 08 – Oct. 09

| Age   | Singles cost with \$25,000 of Life | Family cost with \$25,000 of Life | Life Insurance rates when other benefits declined |
|-------|------------------------------------|-----------------------------------|---|
| 0-24  | \$74.22                            | \$140.62                          | \$4.89  |
| 25-29 | \$79.98                            | \$171.01                          | \$3.87  |
| 30-34 | \$86.66                            | \$208.66                          | \$3.95  |
| 35-39 | \$96.29                            | \$240.72                          | \$5.27  |
| 40-44 | \$106.73                           | \$243.16                          | \$7.79  |
| 44-49 | \$122.70                           | \$233.81                          | \$11.83   |
| 50-54 | \$142.55                           | \$218.49                          | \$19.20   |
| 55-59 | \$168.25                           | \$227.72                          | \$32.09   |
| 60-64 | \$202.46                           | \$232.29                          | \$49.86   |
| 66+   | \$197.54                           | \$266.40                          | \$75.34   |

Note: This document is a summary only, full details in contract. (E&OE)



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