

# MPC Health Benefits Plan

Take advantage of your Member Benefits!

Join the health benefits plan exclusive to members of  
Mortgage Professionals Canada.

## What does the benefit program offer?

- A selection of benefit plans intentionally designed to meet your needs and budget.
- A portfolio of Value-Added Services and Support at no additional cost, including People Connect (a mental health resource), Nutritional Health Coaching, and more.

## Why implement a health benefit plan?

- Attract and retain quality employees for your business.
- Health and Dental premiums are a deductible business expense and a tax-free benefit for your employees.
- Build and maintain morale and loyalty.

## What coverage is available?

- Health: prescription drugs, medical supplies, massage therapy, chiropractic care, physiotherapy, etc.
- Dental: cleanings, x-rays, crowns, and dentures.
- Critical Illness, Disability, and Life Insurance, EAP, HR Support.

## Why choose the program?

- More benefits selection and competitive rates.
- Fully pooled plan that ensures sustainable premiums.
- Seamless digital experience for applications and claim submissions.

# Plan Design Options (1-2 Person Firms)



	Copper	Bronze	Silver	Gold
<b>Life and AD&amp;D Insurance</b>				
Schedule	Flat \$25,000	Flat \$25,000	Flat \$25,000	Flat \$25,000
Reduction	Reduces to 50% age 65	Reduces to 50% age 65	Reduces to 50% age 65	Reduces to 50% age 65
Termination	Age 70	Age 70	Age 70	Age 70
<b>Extended Health Care</b>				
<b>Drug</b>				
Deductible	Nil	Nil	Nil	Nil
Reimbursement	70% Reimbursement	70% Reimbursement	80% Reimbursement	90% Reimbursement
Maximum	\$500/ Calendar Year	\$1,000/Calendar Year	\$5,000/Calendar Year	Unlimited
Drug Definition	Mandatory Generic	Mandatory Generic	Mandatory Generic	Mandatory Generic
Travel 100 % Reimbursement	\$5,000,000 per person, per trip 180-day trip duration	\$5,000,000 per person, per trip 180-day trip duration	\$5,000,000 per person, per trip 180-day trip duration	\$5,000,000 per person, per trip 180-day trip duration
Trip Cancellation	Included	Included	Included	Included
<b>Hospital</b>	No Coverage	No Coverage	100% - Semi- Private	100% - Semi- Private
All Other Major Medical	70% Reimbursement	70% Reimbursement	80% Reimbursement	90% Reimbursement
Eye Exams	\$75 for adults every 24 months, 12 months for children	\$75 for adults every 24 months, 12 months for children	\$75 for adults every 24 months, 12 months for children	\$75 for adults every 24 months, 12 months for children
<b>Paramedical Services</b>				
Acupuncturist	\$250 per practitioner/person/year	\$300 per practitioner/person/year	\$500 per practitioner/person/year	\$500 per practitioner/person/year
Physiotherapist				
Chiropractor				
Naturopath/Homeopath				
Podiatrist/Chiropodist				
Osteopath				
Massage Therapist				
Psychologist				
Speech Therapist				
All Practitioners Combined	\$1,500 per calendar year	\$1,500 per calendar year	\$1,500 per calendar year	\$1,500 per calendar year
Termination	Age 75	Age 75	Age 75	Age 75
<b>Dental</b>				
Annual Deductible	Nil	Nil	Nil	Nil
Basic & Comprehensive	70% Reimbursement	70% Reimbursement	80% Reimbursement	90% Reimbursement
Endodontics				
Periodontics	Not Included	Not Included	Not Included	Not Included
Orthodontics				
Maximum	\$500/person/year to a family maximum of \$5,000 per year	\$750/person/year to a family maximum of \$5,000 per year	\$1,000/person/year to a family maximum of \$5,000 per year	\$1,500/person/year to a family maximum of \$5,000 per year
Recall Exam	Once every 9 months	Once every 9 months	Once every 6 months	Once every 6 months
Termination	Age 75	Age 75	Age 75	Age 75

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# Rates (1-2 Person Firms)

Province	Coverage Type	Copper	Bronze	Silver	Bronze
<b>Newfoundland and Labrador</b>	Solo	\$120.33	\$132.02	\$163.91	\$181.64
	Family	\$326.06	\$359.35	\$452.07	\$503.74
<b>Atlantic</b>	Solo	\$120.33	\$132.02	\$163.91	\$181.64
	Family	\$326.06	\$359.35	\$452.07	\$503.74
<b>Ontario</b>	Solo	\$104.48	\$115.15	\$141.19	\$155.39
	Family	\$272.91	\$302.89	\$375.92	\$415.69
<b>Manitoba</b>	Solo	\$100.52	\$111.18	\$135.44	\$148.49
	Family	\$255.42	\$284.57	\$350.63	\$386.17
<b>Saskatchewan</b>	Solo	\$100.26	\$109.71	\$135.93	\$150.55
	Family	\$249.74	\$275.09	\$345.12	\$384.03
<b>Alberta</b>	Solo	\$108.07	\$119.63	\$145.85	\$159.97
	Family	\$277.59	\$308.90	\$381.85	\$421.25
<b>British Columbia</b>	Solo	\$126.97	\$139.84	\$172.88	\$191.07
	Family	\$331.11	\$366.62	\$457.90	\$508.05

# Plan Design Options (3-9 Person Firms)



	Copper	Bronze	Silver	Gold	Platinum
<b>Life and AD&amp;D Insurance</b>					
Schedule	Flat \$25,000	Flat \$25,000	Flat \$25,000	Flat \$25,000	Flat \$25,000
Reduction	Reduces to 50% age 65	Reduces to 50% age 65	Reduces to 50% age 65	Reduces to 50% age 65	Reduces to 50% age 65
Termination	Age 70	Age 70	Age 70	Age 70	Age 70
<b>Extended Health Care</b>					
<b>Drug</b>					
Deductible	Nil	Nil	Nil	Nil	Nil
Reimbursement	70% Reimbursement	70% Reimbursement	80% Reimbursement	90% Reimbursement	100% Reimbursement
Maximum	\$500/ Calendar Year	\$1,000/Calendar Year	\$5,000/Calendar Year	Unlimited	Unlimited
Drug Definition	Mandatory Generic	Mandatory Generic	Mandatory Generic	Mandatory Generic	Mandatory Generic
<b>Travel</b> 100% Reimbursement	\$5,000,000 per person, per trip, 180- day trip duration	\$5,000,000 per person, per trip, 180-day trip duration	\$5,000,000 per person, per trip, 180-day trip duration	\$5,000,000 per person, per trip, 180-day trip duration	\$5,000,000 per person, per trip, 180-day trip duration
Trip Cancellation	Included	Included	Included	Included	Included
<b>Hospital</b>	No Coverage	No Coverage	100% - Semi-Private	100% - Semi-Private	100% - Semi-Private
All Other Major Medical	70% Reimbursement	70% Reimbursement	80% Reimbursement	90% Reimbursement	100% Reimbursement
Eye Exams	\$75 for adults every 24 months, 12 months for children	\$75 for adults every 24 months, 12 months for children	\$75 for adults every 24 months, 12 months for children	\$75 for adults every 24 months, 12 months for children	\$75 for adults every 24 months, 12 months for children
Vision Care	No Coverage	No Coverage	\$150 for adults every 24 months, 12 for children	\$250 for adults every 24 months, 12 for children	\$250 for adults every 24 months, 12 for children
<b>Paramedical Services</b>					
Acupuncturist	\$250 per practitioner/person/ year	\$300 per practitioner/person/ year	\$500 per practitioner/person/ year	\$500 per practitioner/person/ year	\$750 per practitioner/person/year
Physiotherapist					
Chiropractor					
Naturopath/Homeopath					
Podiatrist/Chiropodist					
Osteopath					
Massage Therapist					
Psychologist					
Speech Therapist	\$1,500 per calendar year	\$1,500 per calendar year	\$1,500 per calendar year	\$1,500 per calendar year	\$2,500 per calendar year
Practitioners Combined					
Termination	Age 75	Age 75	Age 75	Age 75	Age 75
<b>Dental</b>					
Annual Deductible	Nil	Nil	Nil	Nil	Nil
Basic & Comprehensive	70% Reimbursement	70% Reimbursement	80% Reimbursement	90% Reimbursement	100% Reimbursement
Endodontics					
Periodontics	No Coverage	No Coverage	No Coverage	50% Reimbursement	50% Reimbursement
Major					
Orthodontics	Not Included	Not Included	Not Included	Not Included	Not Included
Maximum	\$500/person/year to a family maximum of \$5,000 per year	\$750/person/year to a family maximum of \$5,000 per year	\$1,000/person/year to a family maximum of \$5,000 per year	\$1,500/person/year to a family maximum of \$5,000 per year	\$2,000/person/year to a family maximum of \$5,000 per year
Recall Exam	Once every 9 months	Once every 9 months	Once every 6 months	Once every 6 months	Once every 6 months
Termination	Age 75	Age 75	Age 75	Age 75	Age 75

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# Rates (3-9 Person Firms)

Province	Coverage Type	Copper	Bronze	Silver	Gold	Platinum
<b>Newfoundland and Labrador</b>	Solo	\$101.56	\$111.62	\$143.37	\$174.75	\$212.89
	Family	\$270.70	\$299.17	\$388.79	\$476.35	\$585.92
<b>Atlantic</b>	Solo	\$106.66	\$117.12	\$150.58	\$182.98	\$223.45
	Family	\$285.83	\$315.54	\$410.25	\$500.80	\$617.29
<b>Ontario</b>	Solo	\$109.39	\$119.92	\$154.69	\$188.84	\$231.53
	Family	\$286.53	\$315.95	\$411.45	\$503.45	\$622.59
<b>Manitoba</b>	Solo	\$94.47	\$103.39	\$133.76	\$165.84	\$200.43
	Family	\$237.67	\$261.92	\$343.13	\$434.65	\$531.73
<b>Saskatchewan</b>	Solo	\$95.92	\$105.27	\$135.60	\$164.88	\$200.77
	Family	\$238.28	\$263.42	\$343.36	\$421.69	\$518.43
<b>Alberta</b>	Solo	\$104.60	\$114.90	\$147.73	\$182.66	\$223.20
	Family	\$273.11	\$301.94	\$392.09	\$489.18	\$602.82
<b>British Columbia</b>	Solo	\$106.74	\$117.02	\$150.90	\$186.22	\$225.99
	Family	\$275.43	\$304.04	\$395.71	\$498.69	\$557.88

# Plan Design Options (10+ Person Firms)



	Copper	Bronze	Silver	Gold	Platinum
<b>Life and AD&amp;D Insurance</b>					
Schedule	Flat \$25,000	Flat \$25,000	Flat \$25,000	Flat \$25,000	Flat \$25,000
Reduction	Reduces to 50% age 65	Reduces to 50% age 65	Reduces to 50% age 65	Reduces to 50% age 65	Reduces to 50% age 65
Termination	Age 70	Age 70	Age 70	Age 70	Age 70
<b>Extended Health Care</b>					
<b>Drug</b>					
Deductible	Nil	Nil	Nil	Nil	Nil
Reimbursement	70% Reimbursement	70% Reimbursement	80% Reimbursement	90% Reimbursement	100% Reimbursement
Maximum	\$500/ Calendar Year	\$1,000/Calendar Year	\$5,000/Calendar Year	Unlimited	Unlimited
Drug Definition	Mandatory Generic	Mandatory Generic	Mandatory Generic	Mandatory Generic	Mandatory Generic
<b>Travel 100% Reimbursement</b>	\$5,000,000 per person, per trip, 180-day trip duration	\$5,000,000 per person, per trip, 180-day trip duration	\$5,000,000 per person, per trip, 180-day trip duration	\$5,000,000 per person, per trip, 180-day trip duration	\$5,000,000 per person, per trip, 180-day trip duration
Trip Cancellation	Included	Included	Included	Included	Included
<b>Hospital</b>	No Coverage	No Coverage	100% - Semi-Private	100% - Semi-Private	100% - Semi-Private
All Other Major Medical	70% Reimbursement	70% Reimbursement	80% Reimbursement	90% Reimbursement	100% Reimbursement
Eye Exams	\$75 for adults every 24 months, 12 months for children	\$75 for adults every 24 months, 12 months for children	\$75 for adults every 24 months, 12 months for children	\$75 for adults every 24 months, 12 months for children	\$75 for adults every 24 months, 12 months for children
Vision Care	No Coverage	No Coverage	\$150 for adults every 24 months, 12 for children	\$250 for adults every 24 months, 12 for children	\$250 for adults every 24 months, 12 for children
<b>Paramedical Services</b>					
Acupuncturist	\$250 per practitioner/person/year	\$300 per practitioner/person/year	\$500 per practitioner/person/year	\$500 per practitioner/person/year	\$750 per practitioner/person/year
Physiotherapist					
Chiropractor					
Naturopath/Homeopath					
Podiatrist/Chiropodist					
Osteopath					
Massage Therapist					
Psychologist					
Speech Therapist					
All Practitioners Combined	\$1,500 per calendar year	\$1,500 per calendar year	\$1,500 per calendar year	\$1,500 per calendar year	\$2,500 per calendar year
Termination	Age 75	Age 75	Age 75	Age 75	Age 75
<b>Dental</b>					
Annual Deductible	Nil	Nil	Nil	Nil	Nil
Basic & Comprehensive	70% Reimbursement	70% Reimbursement	80% Reimbursement	90% Reimbursement	100% Reimbursement
Endodontics/ Periodontics					
Major	No Coverage	No Coverage	No Coverage	50% Reimbursement	50% Reimbursement
Orthodontics	Not Included	Not Included	Not Included	Not Included	Not Included
Maximum	\$500/person/year to a family maximum of \$5,000 per year	\$750/person/year to a family maximum of \$5,000 per year	\$1,000/person/year to a family maximum of \$5,000 per year	\$1,500/person/year to a family maximum of \$5,000 per year	\$2,000/person/year to a family maximum of \$5,000 per year
Recall Exam	Once every 9 months	Once every 9 months	Once every 6 months	Once every 6 months	Once every 6 months
Termination	Age 75	Age 75	Age 75	Age 75	Age 75

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# Rates (10+ Person Firms)



Province	Coverage Type	Copper	Bronze	Silver	Gold	Platinum
<b>Newfoundland and Labrador</b>	Solo	\$77.85	\$84.75	\$110.67	\$132.47	\$161.53
	Family	\$204.45	\$224.18	\$297.37	\$358.41	\$442.65
<b>Atlantic</b>	Solo	\$77.85	\$84.75	\$110.67	\$132.47	\$161.53
	Family	\$204.45	\$224.18	\$297.37	\$358.41	\$442.65
<b>Ontario</b>	Solo	\$82.89	\$90.35	\$117.73	\$142.35	\$173.76
	Family	\$212.28	\$233.15	\$308.07	\$374.40	\$461.72
<b>Manitoba</b>	Solo	\$63.65	\$69.31	\$90.61	\$107.34	\$129.62
	Family	\$154.04	\$169.53	\$225.98	\$273.70	\$334.58
<b>Saskatchewan</b>	Solo	\$68.01	\$74.05	\$96.81	\$116.41	\$141.13
	Family	\$163.45	\$179.65	\$239.34	\$291.48	\$357.99
<b>Alberta</b>	Solo	\$76.76	\$84.03	\$108.78	\$132.16	\$160.04
	Family	\$195.11	\$215.46	\$283.06	\$347.76	\$425.72
<b>British Columbia</b>	Solo	\$81.23	\$88.79	\$115.18	\$136.95	\$166.55
	Family	\$204.97	\$226.04	\$297.17	\$360.31	\$442.27

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# Optional Benefits

(Not Available for 1-2 Person Firms)



	3- 9 Person Firm	10+ Person Firm
<b>Critical Illness- Optional at the Firm Level</b>		
Schedule	Flat \$10,000	Flat \$10,000
Termination	Age 70	Age 70
<b>Weekly Indemnity- Optional at the Firm Level</b>		
Schedule	66.67% of weekly earnings	66.67% of weekly earnings
Maximum	\$1,000	\$1,200
NEM	\$600	\$1,200
Benefits Commence	1 <sup>st</sup> day injury/ 8 <sup>th</sup> day illness	1 <sup>st</sup> day injury/ 8 <sup>th</sup> day illness
Benefit Duration	17 weeks	17 weeks
Termination	Age 70	Age 70
<b>Long- Term Disability – Optional at the Firm Level</b>		
Schedule	Non-Taxable: 66.67% of the first \$2,500 of monthly earnings, 50% of the next \$4000 and 40% of the remainder.  Taxable: 66.67% of monthly earnings	Non-Taxable: 66.67% of the first \$2,500 of monthly earnings, 50% of the next \$4000 and 40% of the remainder.  Taxable: 66.67% of monthly earnings
Maximum	\$5,000	\$7,500
NEM	\$1,500	\$3,500
Benefits Commence	120 <sup>th</sup> day injury or illness	120 <sup>th</sup> day injury or illness
Benefit Duration	5-year Maximum Benefit	5-year Maximum Benefit
Definition of Disability	24 months own occupation	24 months own occupation
Termination	Age 65	Age 65

Optional Benefits	Critical Illness	Weekly Indemnity	Long Term Disability
3-9 Person Firms/ All Provinces	\$0.69/\$1000 of benefit	\$0.67/\$10 of benefit	\$2.82/\$100 of benefit
10+ Person Firms/ All Provinces	\$0.69/\$1000 of benefit	\$0.67/\$10 of benefit	\$2.82/\$100 of benefit

**Please note:** Optional benefits are selected at the firm level, requiring all members within your company to participate in the chosen optional benefits. These benefits remain consistent across all plan levels: Copper, Bronze, Silver, Gold, and Platinum.

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