



MERIT CONTRACTORS ASSOCIATION
NEWFOUNDLAND & LABRADOR
446 NEWFOUNDLAND DRIVE, SUITE 213
ST. JOHN'S, NL
A1A 4G7

Hour Bank Benefit Plan

Life Insurance

- for employees.....\$70,000

Accidental Death & Dismemberment Insurance

- for employees.....\$70,000

Dependent Life Insurance

- spouse\$10,000
- child.....\$5,000

Extended Health Care

- prescription drug benefit.....80%
- overall maximum.....unlimited
- emergency out-of-country.....100%
- paramedical (\$500 per service/year).....100%

Vision Care

- all covered expenses.....100%
- max.....\$350 / 2 years
- safety glasses (employee only).....\$150 / 2 years
- children under 19.....\$350 / 1 year
- eye exams.....\$75 / 2 years
- children under 19.....\$75 / 1 year

Travel Insurance

- out of country of 500 kms away from home.
- up to \$2,000,000 coverage per person for 60 days.

Premium

- Premiums are calculated based on a flat hourly rate (set yearly) and applied to only the hours worked by the employee.

Dental Care

- basic services.....80% of GP* Fee Guide
- major restorative services.....50% of GP* Fee Guide
*specialists fee guide used when applicable.
- max. @ person for basic & major services
.....\$2,500 / 1 year
- orthodontic services children under 19.....50%
- orthodontic services lifetime limit.....\$2,500

Long Term Disability (LTD)

- monthly benefit.....\$2,000 per month for first 24 months, then \$2,500 per month to age 65.
- benefits start after 120 days (17 weeks) of total continuous disability.
- eligibility based on employee being in benefit and actively working for a Merit member company in the LTD program.

Optional Short Term Disability (STD)

Employee & Family Assistance Program (EFAP)

- confidential short term counseling and information regarding personal and work-related problems for employees and their families; self-referral.

Best Doctors

- second opinion medical advice from a global network of medical specialists.

Contact us at (709) 576-3748 or merit@merit-nl.ca for a quote and for further benefit plan details.