

**YOUR PMAC MEMBERSHIP
BOOSTS YOUR
PURCHASING POWER**

Your access to volume purchasing power means that you can both save money on your benefits plan and give your employees more generous plan provisions. These are advantages that are only available through your PMAC Members' Employee Benefits Plan.

Many organizations similar to yours have already discovered that the plan structure, range of benefits and financial arrangements are superior to anything else in the market-place. We're confident that we can help you discover the same outstanding quality and value.

THE PLAN OFFERS:

- > Competitive pricing
- > Plan choice flexibility
- > Administrative ease
- > High overall and non-evidence maximums
- > Comprehensive medical and dental coverage
- > The full endorsement and support of the Investment Counsel Association of Canada

A PMAC Members' Employee Benefits Plan consultant is available to address your firm's specific requirements.

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The PMAC Members' Employee Benefits Plan

Discover Real
Purchasing Power
in Employee Benefits



BAYNES & WHITE
CONSULTANTS • ACTUARIES

ABOUT THE PLAN

The PMAC Members' Employee Benefits Plan is designed with you in mind. The standards have been set high so that your employee benefit needs are satisfied, now and in the future. Plus, you have the peace of mind that comes with knowing your plan is endorsed by the PMAC.

The pillars of the program include competitive pricing, plan design choices, superior service and efficient administration.

The carrier chosen to underwrite the plan is a major Canadian life and health insurer. Important factors in the selection process included the carrier's financial strength, claims payment ability and capacity to proficiently handle national accounts. The selected carrier has met all the requirements.

WHAT IS COVERED?

LIFE AND DISABILITY COVERAGE

- > Wide range of life coverage with high non-medical maximums
- > Comprehensive disability coverage with high non-medical maximums
- > Dependent life coverage for your employees' spouses and children
- > Employee-pay optional life coverage

EXTENDED HEALTH COVERAGE

- > Comprehensive drug coverage with the convenience of a drug card
- > Health coverage including private or semi-private hospital, paramedical practitioners, vision care benefits, and out-of-province/out-of-country coverage

DENTAL COVERAGE

- > Complete dental coverage with flexibility to meet your corporate needs
- > Basic services including diagnostic examinations, cleaning, scaling, fluoride treatments, fillings, gum disease and root canal therapy
- > Major services including bridges, crowns and dentures
- > Orthodontic coverage

HOW TO JOIN

Joining the plan and choosing the coverage that's right for you takes little time and effort. A consultant will take you through the steps and help you determine which coverage best meets your needs.

Simply contact Baynes & White, your Members' Employee Benefits consultants, at **416.863.9159** to discover the real purchasing power available exclusively to PMAC Members.

Baynes & White is a leading benefits consulting and pension actuarial company committed to providing its clients with outstanding service and exceptional value.