

A LOW-COST PLAN THAT'S BIG on Benefits!

AGAFLEX

SMALL GROUP INSURANCE PLAN

Flexibility and Accessibility

Companies with 2 or more employees that generate under \$50,000 a year in premiums can now benefit from a group insurance plan without being buried under a pile of administrative fees. With AGAFLEX, an exclusive product by AGA Financial Group, you can finally provide your employees with better working conditions and retain key staff members.

The best offer!

AGA works in partnership with several insurance providers to offer the following advantages:

- Some of the lowest and most affordable rates on the market and extremely competitive administrative fees
- Additional coverage: \$2,000 benefit in the event of four critical illnesses
- An employee assistance program provided by experienced psychologists
- A handy drug card for pharmacy purchases or electronic dental insurance claims (if included in your plan)
- Guaranteed rates for the first year of the plan
- Option of adding the Cost Plus program
- A tried and true management system that people really love. AGA Financial Group will manage staff movement, track deductibles, and transfer paramedical fees
- Direct deposit of reimbursements into employees' bank accounts.

Modular Plans

Our Gold, Silver, and Bronze modular plans are available only to companies with 20 or more employees generating under \$50,000 a year in premiums.

LIFE INSURANCE	MODULAR PLANS		
	Gold	Silver	Bronze
DEDUCTIBLE	\$0 (individual plan) \$0 (family plan)	\$50 (individual plan) \$100 (family plan)	\$100 (individual plan) \$200 (family plan)
DRUGS	100% of cost of prescribed drugs	80% of cost of generic drugs	69% of cost of generic drugs
HOSPITALIZATION	Semi-private room	Semi-private room	Semi-private room
OUTSIDE CANADA	60 days	60 days	60 days
PARAMEDICAL	Maximum \$500 per specialist	Maximum \$500 total	Not included
VISION	\$200 per 24 month period	Not included	Not included
DENTAL	Yes	Not included	Not included
OTHER	Covered according to standards of selected insurer	Covered according to standards of selected insurer	Not included

For further details on the terms and conditions of the AGAFLEX plan, please contact your AGA Financial Group consultant.