



# PEACE OF MIND, GUARANTEED

the largest insurance broker throughout Quebec



## HEALTH INSURANCE

	OPTIONS					
	1	2	3	8	9	10
<b>Prescription drug:</b>						
Deductible by status:						
- Individual and Single Parent	<b>\$1,117</b>	<b>\$300</b>	<b>\$600</b> per	Co-	Co-	
- Couple and Family	per adult	<b>\$600</b>	certificate	payment	payment	
				<b>\$15</b>	<b>\$10</b>	
Coinsurance	<b>100%</b>	<b>70%</b>	<b>80%</b>	<b>70%</b>	<b>80%</b>	
Guarantees included:						
- ambulance *		<b>70%</b>	n/a	<b>70%</b>	<b>70%</b>	
- eye exam *		<b>70%</b>	n/a	<b>70%</b>	<b>70%</b>	
- dental care in case of accident*		<b>70%</b>	n/a	<b>70%</b>	<b>70%</b>	
- life	<b>\$10,000</b>	<b>\$20,000</b>	n/a	<b>\$20,000</b>	<b>\$20,000</b>	
- Accidental Death and Dismemberment	<b>\$10,000</b>	<b>\$20,000</b>	n/a	<b>\$20,000</b>	<b>\$20,000</b>	
- Critical Illness	<b>\$6,000</b>	<b>\$6,000</b>	n/a	<b>\$6,000</b>	<b>\$6,000</b>	
<b>Complimentary illnesses:</b>						
Deductible						<b>\$300</b> per
Reimbursement						certificate
Additional guarantees						<b>80%</b>
- travel and trip cancellation*				travel ins.		included
- medical products*				included		included
- health professionals *				included		included
- <b>Dental care **</b>						

\* certain limits apply \*\* for this benefit, you must subscribe to complementary health insurance.

## LONG-TERM DISABILITY INSURANCE

Disability insurance is necessary for your financial security and that of your family.

Your financial health depends on it

<b>Monthly benefits:</b>	Minimum: <b>\$500</b>	Maximum: <b>\$8,000</b>
Waiting period	>	<b>30, 60, 90</b> or <b>120</b> days
Own occupation	>	<b>60</b> months
Maximum benefits	>	Up to <b>65</b> years
Partial disability	>	Included
Future insurability	>	In option
Adjustment of benefits	>	In option



**OVERHEAD INSURANCE**      Keep your business going even when you are not there. In case of disability, this insurance will refund your office expenditures. The adhere must be the holder of long-term disability insurance coverage to qualify for overhead insurance.

Monthly benefit:		Minimum: <b>\$500</b>	Maximum: <b>\$8,000</b>
Waiting period	>	<b>30</b> days	
Maximum benefits	>	<b>24</b> months	

**CRITICAL ILLNESS INSURANCE – ENROLLMENT BEFORE AGE 60**

This lump sum, which will allow you to pay for additional expenses associated with a critical illness, is the ideal complement to disability insurance.

<b>Member and spouse</b>			
Minimum: <b>\$10,000</b>		Maximum: <b>\$500,000</b>	
Survival period	>	<b>30</b> days	
Common conditions:	>	Survival period	
Choice of 4 or 18 illness	>	Common conditions:	
	>	Choice of 4 or 18 illness	
	>	Coronary Artery Bypass Surgery	

**LIFE INSURANCE**

Secure your family. Life insurance covers your family in case of death. It can be used to pay off debts or a mortgage

Maximum – member:	<b>\$25,000</b>	Maximum – member:	<b>\$1,000,000</b>
Maximum – spouse:	<b>\$10,000</b>	Maximum – spouse:	<b>\$750,000</b>
Maximum – dependant child:	<b>\$5,000</b>	Maximum – dependant child:	<b>\$40,000</b>
Accidental Death and Dismemberment Benefit (member, spouse or children)			

Benefit from the expertise of your advisor:  
**1 877 579-5585**  
 LussierDaleParizeau.ca

 **Lussier  
Dale Parizeau**  
 Financial Service Firm