

TotalGUARD – Optional Benefits

Weekly Income is optional at the firm level.

Weekly Income	Option 1	Option 2
Benefit Amount	60% of weekly earnings	60% of weekly earnings
Elimination Period		
Owner/Manager		
Accident	0 Days	14 Days
Sickness	7 Days	14 Days
Employee		
Accident	0 Days	120 Days
Sickness	7 Days	120 Days
Maximum		
Owner/Manager	\$750	\$750
Employee	\$750	EI Maximum - \$435
Maximum Benefits Period	17 Weeks	15 Weeks
Termination	Age 70	Age 70

Vision Care is optional at the firm level, but may only be elected in conjunction with the Extended Health Care Benefit.
Vision Care is not available to firms with fewer than 5 lives.

Vision Care	Option 1	Option 2
Benefit Amount	\$125/2 calendar years	\$250/2 calendar years
Eye Exam	\$55/calendar year	\$55/calendar year

Long Term Disability is optional at the firm level.
This benefit is available for firms with 5 or more lives.

Long Term Disability	Option 3	Option 4
Benefit Amount	66.67% of monthly earnings	66.67% of monthly earnings
Elimination Period	120 Days	120 Days
Maximum Amount	\$4,000	\$4,000
Non-Evidence Limit	\$1,500	\$1,500
Benefit Duration	5 Years	To age 65
	Option 5	Option 6
Benefit Amount	66.67% of monthly earnings	66.67% of monthly earnings
Elimination Period	224 Days	224 Days
Maximum Amount	\$4,000	\$4,000
Non-Evidence Limit	\$1,500	\$1,500
Benefit Duration	5 Years	To age 65

Optional Life Insurance is optional at the employee level.

Optional Life Insurance		
Units of \$25,000	Maximum - \$250,000	Maximum - \$250,000
Non-Evidence Limit	\$0	\$0
Eligible	Employee and/or Spouse	Employee and/or Spouse
Termination	Age 70	Age 70

Optional AD&D is optional at the employee level.

Optional AD&D		
Units of \$25,000	Minimum - \$25,000	Maximum - \$250,000
Eligible	Employee Only or Employee & Dependents	Employee Only or Employee & Dependents
Termination	Age 70	Age 70

Western Financial Group (Network) Inc.



Western
FINANCIAL GROUP

Toll Free: 1-866-860-CVMA (2862)

www.canadianveterinarians.net/insurance.aspx