

RE/MAX of Western Canada
Manitoba Group Benefit Program Monthly Rates
Effective August 1, 2009

Single

Life	\$12.79
E.H.C	75.45
Dental	29.96
Critical Illness	18.02
L.T.D.*	46.64

\$ 182.86

Couple

Life	\$ 12.79
Dependent Life	3.09
E.H.C	191.73
Critical Illness	18.02
Dental	52.54
L.T.D.*	46.64

\$324.81

Family

Life	\$12.79
Dependent Life	3.09
E.H.C.	245.80
Critical Illness	18.02
Dental	73.07
L.T.D.*	46.64

\$399.41

*LTD rates are \$2.33 per \$100 of benefit to a maximum benefit of \$2000. LTD can be increased to \$3500 by applying with health evidence.

OPTIONAL BENEFITS & RATES

Optional Life Insurance

Employee/Spouse

Units of \$10,000 to \$200,000 maximum

AGE	NON-SMOKER		SMOKER	
	MALE	FEMALE	MALE	FEMALE
<30	.077	.040	.119	.066
30-34	.078	.040	.132	.098
35-39	.100	.066	.172	.119
40-44	.156	.106	.290	.198
45-49	.263	.172	.488	.330
50-54	.448	.293	.818	.528
55-59	.746	.462	1.29	.832
60-64	1.150	.721	1.95	1.23

RATES ARE PER \$1000 OF COVERAGE

Optional Accidental Death & Dismemberment

Units of \$10,000 to \$250,000 maximum

\$.40 per \$10,000 of coverage