



ALBERTA ASSOCIATION OF
AGRICULTURAL SOCIETIES

Health and Wellness Benefits Program



PROGRAM HIGHLIGHTS

Flexible coverage options with the ability to build your own plan that best suits the needs of your employees and board members



Added protection for your employees/board members and their families



Exclusive to existing members of the Alberta Association of Agricultural Societies



Guaranteed issue with no medical underwriting



Simple and easy enrollment with convenient payment options

To apply, please contact our broker partner, NFP Canada

at (780) 930-4443 or trish.gillespie@nfp.ca

Coverages Available

- Critical Illness
- Health Spending Accounts / Taxable Wellness Accounts
- Final Expenses
- Accidental Death and Dismemberment
- Employee & Family Assistance Program
- Medical Second Opinion
- Hospital Cash
- Life & Disability Insurance

*Policies are subject to standard conditions and exclusions. Please refer to the specific policy wordings for complete details.



ALBERTA ASSOCIATION OF
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Critical Illness Final Expense AD&D Hospital Cash

Coverage Available Up to Age 70 for:

- Employees
- Board Members
- Spouses and dependent children of employees or board members

Coverage Highlights:

- Simple and quick application process
- Guaranteed Issue and portable coverage that the employee/board member can take with them if they leave their employer
- 24/7 protection whether you are working, at home, or travelling
- 23 covered critical illness conditions including heart attack, stroke and cancer

01

Critical Illness
(Up to \$150,000)
\$25,000 Guaranteed

02

Final Expense
(Up to \$25,000)

03

**Accidental Death
& Dismemberment**
(Up to \$500,000)

04

Hospital Cash
(Up to \$250/day)

For a quote, please contact us at (780) 930-4443 or trish.gillespie@nfp.ca

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**ALBERTA ASSOCIATION OF
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Health Care & Wellness Spending Accounts



NO START UP FEES

- ❖ A health care spending account offers comprehensive health & dental benefits while giving your employees the flexibility to choose how they spend their health care dollars.
- ❖ Taxable wellness accounts provide employees with the means to proactively manage their physical, mental and financial well-being. Gym memberships, vitamins and supplements, and many other wellness expenses are available under this benefit.
- ❖ Travel insurance can be provided for your employees in addition to your health spending account.
- ❖ Virtual health care can be added by the employee to their plan for them and their family.
- ❖ Traditional group benefit plans are available which include life and disability insurance. Available to employers with 3 or more employees.

Coverage is available to T4'd employees only and their families

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Employee & Family Assistance Program & Medical Second Opinion

Coverage Available for:

- Employees
- Board Members
- Spouses and dependent children of employees or board members

- ❖ Immediate and confidential access to a variety of programs and services to help with work and /or life issues before they become more serious.

- ❖ Services include, but are not limited to:
 - Short Term Counselling
 - Legal Advice
 - Financial Planning
 - Nutritional Counselling
and much more

- ❖ Medical Second Opinion provides an independent review of diagnoses and treatment recommendations. These reviews are completed by medical professionals trained at some of the top medical institutions in the world.

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