



Your Insurance Solutions  
and Benefits Provider



## The Plan includes the Tax-Efficient “Cost-Plus” feature for members:

This allows for all non-reimbursed health & dental expenses to be paid as a business expense.

Premiums qualify as a  
**100% business deduction**  
according to current Canada  
Revenue Agency guidelines.

For more information on this  
program or about our company  
please visit: [www.LMS.ca/CSH](http://www.LMS.ca/CSH)

For Group Benefits, Life,  
Disability & Critical Illness Insurance:

Ask for **JEFF CLEARY** at  
**1 800 663 6828 x 7718** or  
email him at [JeffC@LMS.ca](mailto:JeffC@LMS.ca).

LMS PROLINK Ltd. is a Proud Member of the  
PROLINK Insurance Group of Companies  
480 University Ave, Suite 800, Toronto ON, M5G 1V2



## The Finest Health & Dental Benefits Exclusively Available to all CSH Members

### Extended Health Care (Available for Member & Family):

- UNLIMITED lifetime reimbursement for Prescription Drugs (*with Drug Card*);
- 80% reimbursement with \$5 prescription deductible;
- 15 Paramedical Services (*i.e. Massage, Chiropractic, Homeopath, etc.*);
- \$5 million Emergency Medical Travel coverage for trips up to the provincial duration;
- Vision coverage, \$50 for examinations (*every 24 months*), \$250 for hardware (*frames, lenses, contacts - every 24 months*).

### Dental (Available for Member & Family):

- 80% reimbursement up to \$1000 limit per insured individual, per calendar year;
- Covered services include preventative and basic restorative procedures, including periodontal (gums) and endodontic (roots) treatments.

### Life Insurance and Accidental Death & Dismemberment (Member Only):

- \$50,000 payable in the event of death from natural causes;
- Additional \$50,000 if death is a result of an accident.

### Weekly Income Benefit (Member Only):

- If you become totally disabled this benefit pays \$250 weekly;
- Benefits begin the first day of an accident or hospitalization and on the 15th day of sickness and continue for a period of 26 weeks, if necessary.

### Long Term Disability (Member Only):

- After 26 weeks of continuous total disability, up to \$3,000 monthly benefit is paid out tax free;
- Benefits will be paid for a period of 24 months under your 'own occupation' and continues to age 65.

### Assistance Plan (Available for Member & Family):

- Provides confidential counselling and advisory services from a network of experienced counsellors, psychologists, social workers and specialists.