

# IIAC Member Benefits Plans

< BRONZE >	< SILVER >	< GOLD >
<p><b>LIFE AND AD&amp;D INSURANCE</b></p> <ul style="list-style-type: none"> <li>&gt; 100% of annual earnings</li> <li>&gt; \$300,000 non-evidence maximum</li> <li>&gt; \$400,000 overall maximum</li> </ul>	<p><b>LIFE AND AD&amp;D INSURANCE</b></p> <ul style="list-style-type: none"> <li>&gt; 200% of annual earnings</li> <li>&gt; \$400,000 non-evidence maximum</li> <li>&gt; \$500,000 overall maximum</li> </ul>	<p><b>LIFE AND AD&amp;D INSURANCE</b></p> <ul style="list-style-type: none"> <li>&gt; 300% of annual earnings</li> <li>&gt; \$500,000 non-evidence maximum</li> <li>&gt; \$1,000,000 overall maximum</li> </ul>
<p><b>DEPENDENT LIFE INSURANCE</b></p> <ul style="list-style-type: none"> <li>&gt; \$5,000 spouse</li> <li>&gt; \$2,500 each child</li> </ul>	<p><b>DEPENDENT LIFE INSURANCE</b></p> <ul style="list-style-type: none"> <li>&gt; \$10,000 spouse</li> <li>&gt; \$5,000 each child</li> </ul>	<p><b>DEPENDENT LIFE INSURANCE</b></p> <ul style="list-style-type: none"> <li>&gt; \$10,000 spouse</li> <li>&gt; \$5,000 each child</li> </ul>
<p><b>LONG-TERM DISABILITY</b></p> <ul style="list-style-type: none"> <li>&gt; 66.7% of first \$2,250, 50% of the balance</li> <li>&gt; \$5,000 non-evidence maximum</li> <li>&gt; \$10,000 maximum</li> </ul>	<p><b>LONG-TERM DISABILITY</b></p> <ul style="list-style-type: none"> <li>&gt; 66.7% of first \$2,250, 50% of the balance</li> <li>&gt; \$7,500 non-evidence maximum</li> <li>&gt; \$10,000 maximum</li> </ul>	<p><b>LONG-TERM DISABILITY</b></p> <ul style="list-style-type: none"> <li>&gt; 66.7% of first \$2,250, 50% of the balance</li> <li>&gt; \$10,000 non-evidence maximum</li> <li>&gt; \$15,000 maximum</li> </ul>
<p><b>HEALTH CARE</b></p> <ul style="list-style-type: none"> <li>&gt; 80% co-insurance</li> <li>&gt; Drug card with a \$9.00 dispensing fee maximum</li> <li>&gt; Semi-private hospital room</li> <li>&gt; \$350 per paramedical practitioner</li> <li>&gt; Nursing and travel coverage</li> <li>&gt; Eye exams only</li> </ul>	<p><b>HEALTH CARE</b></p> <ul style="list-style-type: none"> <li>&gt; 100% co-insurance</li> <li>&gt; Drug card with a \$9.00 dispensing fee maximum</li> <li>&gt; Semi-private hospital room</li> <li>&gt; \$500 per paramedical practitioner</li> <li>&gt; Nursing and travel coverage</li> <li>&gt; Vision care at \$200/24-months</li> </ul>	<p><b>HEALTH CARE</b></p> <ul style="list-style-type: none"> <li>&gt; 100% co-insurance</li> <li>&gt; Drug card with nil dispensing fee maximum</li> <li>&gt; Private hospital room</li> <li>&gt; \$500 per paramedical practitioner</li> <li>&gt; Nursing and travel coverage</li> <li>&gt; Vision care at \$300/24-months</li> </ul>
<p><b>DENTAL CARE</b></p> <ul style="list-style-type: none"> <li>&gt; 80% co-insurance for basic services (unlimited)</li> <li>&gt; Current fee guide</li> </ul>	<p><b>DENTAL CARE</b></p> <ul style="list-style-type: none"> <li>&gt; 100% co-insurance for basic services (unlimited)</li> <li>&gt; 50% co-insurance for major services (\$1,500 maximum/ calendar year)</li> <li>&gt; Current fee guide</li> </ul>	<p><b>DENTAL CARE</b></p> <ul style="list-style-type: none"> <li>&gt; 100% co-insurance for basic services (unlimited)</li> <li>&gt; 80% co-insurance for major services (\$2,500 maximum/ calendar year)</li> <li>&gt; 50% co-insurance for orthodontic services (\$2,000 maximum/lifetime)</li> <li>&gt; Current fee guide</li> </ul>