



RE/MAX Group Benefits

RE/MAX has leveraged the power of the brand to negotiate an exclusive Group Benefits Plan for RE/MAX members. The Group Benefits Plan is designed for Realtor's and brokerage employees and includes benefits like Dental, Prescription Drugs, Massage, Chiropractic, Travel Insurance and much more.

Why RE/MAX Group Benefits?



Designed for Your Industry

The RE/MAX Group Benefits plan is designed for you and includes coverages not typically available to Realtors.



Value

RE/MAX Group Benefits Plan's rates are competitive and available on an individual basis.



Mobile App

Our mobile app is the easiest way to submit your medical expenses and manage your plan.



Dedicated Support Team

Our support team is here to help you with any questions you have about your plan.

Who is Eligible?

RE/MAX members that are permanent employees who continue to actively work at least 20 hours per week are eligible for coverage.

How Do I Apply?

Visit acera.ca/coverage/remax-group-benefits/ to review your benefit plan options and complete the online enrolment form.



RE/MAX Group Benefits **Plan Options**

Coverage	Elite	Essential
Life Insurance/ AD&D	<ul style="list-style-type: none">Benefit amount: \$10,000 / \$20,000 if accidentalBenefit reduces by 50% at age 65Terminates at age 70 or earlier retirement	<ul style="list-style-type: none">Benefit amount: \$10,000 / \$20,000 if accidentalBenefit reduces by 50% at age 65Terminates at age 70 or earlier retirement
Dependent Life	<ul style="list-style-type: none">Spouse - \$5000Dependent Children - \$2500	<ul style="list-style-type: none">Spouse - \$5000Dependent Children - \$2500
Long Term Disability	<ul style="list-style-type: none">Benefit amount – 66.67% of monthly earningOverall maximum \$3500 (\$2000 without medical evidence)Benefit waiting period – 119 consecutive daysMaximum Benefit Period – 5 years or age 65, whichever occurs firstNon-Taxable upon claim24 months 'own occupation' followed by 'any occupation'	<ul style="list-style-type: none">Benefit amount – 66.67% of monthly earningOverall maximum \$3500 (\$2000 without medical evidence)Benefit waiting period – 119 consecutive daysMaximum Benefit Period – 5 years or age 65, whichever occurs firstNon-Taxable upon claim24 months 'own occupation' followed by 'Accident and Serious Illness Disability'
Critical Illness	<ul style="list-style-type: none">Benefit amount: \$10,000Terminates at age 70Voluntary increase to coverage amount available	<ul style="list-style-type: none">Benefit amount: \$10,000Terminates at age 70Voluntary increase to coverage amount available
Extended Healthcare	<ul style="list-style-type: none">Major Health Reimbursement – 80% overall (100% for hospital/vision/travel)Drug Reimbursement – 70% through pharmacy, 80% through Costco or Pocketpills to a max of \$10,000 per cal. yearParamedical - \$400 per practitioner, per cal. yearSemi Private Hospital room – 100%Eye Exams – \$100 Adults/24 months ; Dependent Children 17 and under/12 monthsVision - \$200 Adults/24 months ; Dependent Children 17 and under /12 monthsOut of country coverage: \$5,000,000 per cal. year. Trip duration not to exceed 60 days per tripSurvivor Benefits – 24 months, premiums waivedBenefits terminate at age 85	<ul style="list-style-type: none">Major Health Reimbursement – 80% overall (100% for hospital/vision/travel)Drug Reimbursement – 70% through pharmacy, 80% through Costco or Pocketpills to a max of \$2500 per cal. yearParamedical – up to \$500 combined maximumSemi Private Hospital room – 100%Eye Exams – \$100 Adults/24 months ; Dependent Children 17 and under/12 monthsVision - \$200 Adults/24 months ; Dependent Children 17 and under /12 monthsOut of country coverage: \$5,000,000 per cal. year. Trip duration not to exceed 60 days per tripSurvivor Benefits – 24 months, premiums waivedBenefits terminate at age 85
Dental Care	<ul style="list-style-type: none">Basic Reimbursement – 80%Major Reimbursement – 50%Combined maximum of \$1500 per cal. yearCheck up – Once every 6 monthsSurvivor Benefits - 24 months, premiums waivedBenefits terminate at age 85	<ul style="list-style-type: none">Basic Reimbursement – 80%Major Reimbursement – NoneMaximum of \$1000 per cal. yearCheck up – Once every 9 monthsSurvivor Benefits – 24 months, premium waivedBenefits terminate at age 85
Eligibility	<ul style="list-style-type: none">Must be working a minimum 20hrs/week	<ul style="list-style-type: none">Must be working a minimum 20hrs/week



Group Benefits **Monthly Premium**

Elite Premium Breakdown

Single	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ -
LTD*	\$ 39.50
Critical Illness	\$ 13.11
Health	\$ 115.06
Dental	\$ 77.51
Total	\$ 250.51

Duo	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ 2.59
LTD*	\$ 39.50
Critical Illness	\$ 13.11
Health	\$ 249.35
Dental	\$ 147.09
Total	\$ 456.97

Family	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ 2.59
LTD*	\$ 39.50
Critical Illness	\$ 13.11
Health	\$ 301.55
Dental	\$ 192.91
Total	\$ 554.99

*LTD rates are \$1.975 per \$100 of coverage to a maximum benefit of \$2,000 (without health evidence)

Essential Premium Breakdown

Single	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ -
LTD*	\$ 24.34
Critical Illness	\$ 13.11
Health	\$ 98.96
Dental	\$ 57.68
Total	\$ 199.42

Duo	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ 2.59
LTD*	\$ 24.34
Critical Illness	\$ 13.11
Health	\$ 214.33
Dental	\$ 109.49
Total	\$ 369.19

Family	
Life	\$ 5.03
AD&D	\$ 0.30
Dependent Life	\$ 2.59
LTD*	\$ 24.34
Critical Illness	\$ 13.11
Health	\$ 259.12
Dental	\$ 143.60
Total	\$ 448.09

*LTD rates are \$1.217 per \$100 of coverage to a maximum benefit of \$2,000 (without health evidence)

*The information in this document is strictly an overview for illustration purposes. Some benefits may be subject to additional details and requirements.

RE/MAX Benefits Dedicated Service Representative:

Tonya Jegen **TF** 250-869-3929 **E** tonya.jegen@acera.ca **W** acera.ca/coverage/remax-group-benefits/

Acera insurance is the official benefits advisor and administrator for RE/MAX LLC in Canada.