

The Lawyers Financial employee benefits program

Compare six plan options at a glance



	Premier	Enhanced Plus	Enhanced	Select	Essential	Core
Benefit	Elite-level protection	Comprehensive coverage plus LTD	Comprehensive coverage	All benefits starter plan	Best coverage without LTD	A focus on life insurance and LTD
Life and accidental death & dismemberment (AD&D)	2x salary to a maximum of \$210,000*	\$25,000*	\$25,000*	\$25,000*	\$25,000*	2x salary to a maximum of \$210,000*
Non-taxable long-term disability (LTD)	\$4,250/month*	\$4,250/month*	Not included	\$4,250/month*	Not included	\$4,250/month*
Extended health care	90% drug coverage with no maximum \$350 vision \$750 per paramedical provider	80% drug coverage with no maximum \$300 vision \$750 per paramedical provider**	80% drug coverage with no maximum \$300 vision \$750 per paramedical provider**	80% drug coverage to a maximum of \$10,000 \$250 vision \$500 per paramedical provider	80% drug coverage to a maximum of \$10,000 Vision not included \$300/\$600 per paramedical provider	Not included
Dental	90% basic 60% major/ orthodontic \$1,750 max \$1,750 orthodontic	80% basic 60% major/ orthodontic \$1,500 max \$1,500 orthodontic	80% basic 60% major/ orthodontic \$1,500 max \$1,500 orthodontic	80% basic 50% major \$1,500 max	80% basic \$1,000 max	Not included
Employee assistance program	Included	Included	Included	Included	Included	Included
Health spending account (HSA) and wellness account	Optional	Optional	Optional	Optional	Optional	Optional

*This maximum value is for evidence-free coverage. With medical underwriting, firms can provide employees with up to \$1,000,000 of life and AD&D coverage and LTD coverage up to \$10,000/month.

**In the Enhanced and Enhanced Plus plans, there is a \$1,200 combined annual maximum for paramedical services from a chiropractor, kinesiologist, kinesiologist, massage therapist, and orthotherapist.

Which plan's right for your firm?

Talk to an advisor about the option that best aligns with your team's needs and your firm's goals. lawyersfinancial.ca/get-started