

# HOW TO ENROLL

## It's easy!

Go to [www.navigofinancial.com](http://www.navigofinancial.com) and click on the CARQUEST logo.

user name: CARQUEST01

Password: C4RQU3ST

You will need to have the following information handy:

- Legal business name & address
- Know which plan (colour) you have chosen.
- Number of employees working at least 25 hours /week
- Plan administrators name and contact information.
- Know the cost sharing arrangement you would like with the employees. (i.e. 25%/75% split)



Although CARQUEST CANADA LTD. Supports the Independent Store Program, if you wish to participate in the program it will be necessary for you to deal directly with a select independent insurance broker to arrange an insurance package tailored to your specific needs. As CARQUEST CANADA LTD. Is not an insurer and does not participate in the administration of the insurance program it cannot provide any advise, opinion or representation relating to your insurance coverage including, without limitation, whether it is suitable to your business operation or otherwise.

### **NOTE:**

This brochure is only a brief outline of your benefits. If there is any discrepancy between this brochure and the Policy Contract, the Contract will apply without exception.

## TERMS & CONDITIONS

- All full time employees (who work at least 25 hours per week, at least 45 weeks per year) **MUST** participate in the group benefit program.
- Coverage commences after a 3 month waiting period of active employment.
- Coverage terminates upon termination of employment.
- Health coverage can be waived **ONLY** if you have coverage through a spouse. (spouses policy number required)
- Benefit options at store level not employee

## Q & A

**Q.—Do I need to supply medical information?**

A.—No Medical evidence is required.

**Q.—Can I change plans after I sign up?**

A.—Changes to the plan can be made annually at renewal time.

**Q.—Who is the Insurance carrier?**

A.—Manulife Financial is the insurance carrier.

**Q.—Who do I call if I need help getting started?**

A.—Navigo Financial 1.866.940.3777

**Navigo**  
FINANCIAL SOLUTIONS

1464 Cornwall Road, Unit 1  
Oakville ON L6J 7W5

Phone: .866.940.3777

Fax: 905.829.2540

E-mail: [info@navigofinancial.com](mailto:info@navigofinancial.com)



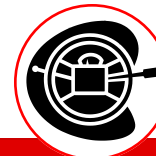
## BENEFIT PLAN



Program Effective : May 1, 2010

Rates in effect until: October 1, 2020

Benefits Provided By: Manulife Financial



## GROUP BENEFITS

### THE PROGRAM

CARQUEST proudly announces a new benefit program for all CARQUEST stores, TechNet and AutoPlace locations. This program is designed to meet the unique needs of your business.

- Excellent benefits
- An affordable price
- Easily understood and administered
- Fast and Fair claim services
- Pre-authorized premium deposit
- Toll-free customer service centre
- Secure internet sites

### COSTING

The following monthly per person rates apply nationwide and are subject to provincial taxes.

	Owner / Manager	All Other
Life	\$74.10	\$24.70
AD&D	\$5.40	\$1.80
Dependent	\$1.68	\$1.68
Life		
Disability (N/A to RED)	\$89.50*	\$44.75*

#### Health & Dental (per employee per month)

	<b>GOLD</b>	<b>BLUE</b>	<b>RED</b>
Single	\$196.80	\$158.42	\$118.79
Family	\$674.09	\$522.42	\$430.82

\*LTD premium assumes employee qualifies for maximum amount

### THE PLAN DESIGN

#### Life and Accidental Death & Dismemberment

Owners / Managers—flat \$150,000 All others flat benefit of \$50,000\*  
 Life coverage terminates at age at age 70  
 AD&D coverage terminates at age 70  
 \$5,000 spouse / \$2,500 child  
 \*Additional Life coverage available on request.

#### Health

**All Plans include:** no deductible, unlimited overall maximum, annual eye exams (\$80/ 2yr)  
 Semi-private hospital, private duty nursing (\$25,000/3 years), Travel Assist  
 Drug cards, hearing aids (\$500/5 years), orthotics (\$200/ year)  
 Professional services—acupuncture, chiropractor, osteopath, podiatrist, masseur, naturopath, speech therapist, physiotherapist and psychologist, 2 year survivor dependent benefit  
 Terminates at age 85

	<b>GOLD</b>	<b>BLUE</b>	<b>RED</b>
	Drugs—100% paid by insurance, Professional Services—100% to \$350 annual max./practitioner Medical services & supplies—100% Vision—\$200 every 2 years for corrective lenses	Drugs—80% paid by insurance, Professional Services— 80% to \$250 annual max./practitioner Medical services & supplies—80% Vision—\$100 every 2 years for corrective lenses	Drugs—80% paid by insurance, Professional Services— 80% to \$250 annual max./practitioner Medical services & supplies—80% Vision—\$100 every 2 years for corrective lenses
<b>Dental</b>	<b>All Dental plans include:</b> one visit every 6 months, 2 year survivor dependent benefit, terminates at age 85, current fee guide		NO dental.
	Basic / Preventative services. 100% paid by insurance. Major—50% paid by insurance Maximum of \$2000/year. 6 month recall.	Basic / Preventative services. Basic—80% paid by insurance. Maximum of \$1,500/year. 6 month recall.	
<b>Disability</b>	60% of monthly pay to a maximum of owners/manager \$5,000, All others \$2,500. 119 day waiting period. 2 year own occupation. Terminates at age 65.	60% of monthly pay to a maximum of owners/manager \$5,000, All others \$2,500. 119 day waiting period. 2 year own occupation. Terminates at age 65.	NO LTD

