



*your insurance solutions  
and benefits provider*



The Finest Health & Dental Benefits  
**Exclusively Available** to:  
The Vocational Rehabilitation Association  
of Canada (VRA Canada) Members

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

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/VRA](http://www.LMS.ca/VRA)

**Extended Health Care**

- 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**

- 80% reimbursement for preventative and basic restorative procedures,  
including periodontal (*gums*) and endodontic (*roots*) treatments.

**Life Insurance and Accidental Death & Dismemberment**

- \$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**

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

**Long Term Disability**

- 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**

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

**For VRA 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**.