

Think ahead

Transfer into the Retired Dealers Plan and you'll receive lifetime coverage, without the worry of medical questionnaires on enrolment.

Looking after your interests

The Benefits 360 Plan has a history of nearly 60 years of excellence, dependability and financial stability:

- CADA and your Dealer Trustee Committee manage and monitor the Benefits 360 Retired Dealers Plan
- Great-West Life, a leading Canadian life and health insurer, is the plan's exclusive insurance provider
- Mercer, one of the most prestigious employee benefits consulting firms in the world, works closely with CADA and your Dealer Trustee Committee to provide their expertise.

It's a winning formula
Benefits 360 + Security 360 + Savings 360 =
STRONGER ADVOCACY

MORE INFORMATION? PGI Financial Phone:(905) 876-0562

For additional information, or to request an enrolment package, please contact:
Benefits Administration Services, Great-West Life, PO Box 6000, Stn Main, Winnipeg,
MB R3C 9Z9, 1-888-886-9362, bas@gwl.ca or your Benefits 360 Advisor.

Alternatively, you can contact David Keller at CADA - Tel: 1-800-463-5289 x233. • Email: dkeller@cada.ca;
or your Dealer Trustee Committee members are also available to assist you.



Doug Leggat, Chairman, Dealer Principal
Leggat Pontiac Buick Cadillac Ltd., Burlington, ON
(905) 333-3700

Ron Jones, Retired Dealer Principal
West Coast Ford Lincoln, Maple Ridge, BC
(604) 465-8185

Dr. Jeff Dveris, Dealer Principal
Park Pontiac Buick GMC Ltd., Winnipeg, MB
(204) 661-8181

Bob Stephen, Dealer Principal
Agincourt Infiniti Nissan, Scarborough, ON
(416) 291-1188

Tony Bastow, Dealer Principal
Charlotte County GM, St. Stephen, NB
(506) 466-0640

Ken Zender, Dealer Principal
Zender Ford Sales Ltd., Spruce Grove, AB
(780) 962-3000

Gérald Bédard, Dealer Principal
Saturn Saab de Québec Inc., Québec, PQ
(418) 681-5777

This brochure is provided solely for the purpose of explaining the principal features of the Benefits 360 Retired Dealers Plan. All rights with respect to the benefits of participants covered under the Benefits 360 Retired Dealers Plan will be governed by the group contracts issued to the Canadian Automobile Dealers Association, as the trustee of the Benefits 360 Health and Welfare Trust, by The Great-West Life Assurance Company. If there are variations between the information contained in this brochure and the provisions of the group contracts, the group contracts will prevail.



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Benefits 360, CADA and their designs are trademarks of CADA.

**CADA DEALER-DRIVEN
BUSINESS SOLUTIONS**

BENEFITS 360

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**CADA DEALER-DRIVEN
BUSINESS SOLUTIONS**

BENEFITS 360

RETIRED DEALERS PLAN



DEALER-DRIVEN SOLUTIONS CREATED EXCLUSIVELY FOR YOU



ARE YOU READY FOR RETIREMENT?

Plan ahead

Government health plans are struggling to meet the demands of an aging population. Protect yourself now and plan for your future today.



Governments today are covering fewer and fewer healthcare expenses.

As a retiree, you and your family could be faced with paying more than you ever imagined for prescription drugs, dentalcare coverage, paramedical services and other healthcare-related services.

Take charge of your future today

The Benefits 360 Retired Dealers Plan is a customized plan available exclusively for member dealers and their families.

The plan offers exceptional benefits and value!

- Out-of-country emergency medical coverage
- Surviving spouse benefits – for life*
- No medical evidence of good health required for enrolment during the eligibility period.

Q: Are there any conditions for me to join?

A: If you have participated in Benefits 360 for 5 consecutive years and are at least age 55, you may transfer automatically into the Retired Dealers Plan. No medical evidence of good health is required for enrolment.

BENEFITS 360 RETIRED DEALERS PLAN

Designed to fit your lifestyle

If you are thinking about retiring, planning your succession or selling your business, the Benefits 360 Retired Dealers Plan should be a key component of your business plan.

This unique and comprehensive plan provides dealers and their spouses with access to health and dental coverage... for life!*

Plan to travel when you retire?

The out-of-country emergency medical coverage is exceptional and provides:

- Coverage for up to a full 6 month trip duration or provincial health plan maximum
- Comprehensive coverage to a lifetime maximum of \$1,000,000 per person
- Convenience and protection through travel assistance services

Among the best surviving spouse benefits in the marketplace

Health and dental coverage can continue for your surviving spouse for life*

Flexible to meet your needs

The Benefits 360 Retired Dealers Plan integrates with your provincial medical and drug benefits.

It also offers optional benefits including life insurance, accidental death & dismemberment coverage and 4 options to customize your plan to your needs.

*For Quebec residents: extended survivor health and dental benefits are for a two-year period only, on a non-premium-paying basis, in compliance with La Régie de l'assurance maladie du Québec (RAMQ) requirements.

[A full description of the Plan's features and benefits, and any limitations or exclusions, is contained in the Plan materials]



FOUR GREAT OPTIONS – the choice is yours

| | Option 1 Full Coverage | Option 2 | Option 3 | Option 4 |
|---|---|---|---|---|
| Healthcare | Yes | Yes | Yes | Yes |
| Prescription Drugs | Pay-Direct Drug Card | Pay-Direct Drug Card | No | No |
| Hospital coverage | Semi-private | Semi-private | Semi-private | Semi-private |
| Out-of-country coverage | Yes | Yes | Yes | Yes |
| | <ul style="list-style-type: none">• No medical evidence is required• \$1,000,000 lifetime maximum per person• Trip duration maximum is the lesser of 6 months or provincial health plan maximum | | | |
| Dentalcare | Yes | No | Yes | No |
| Optional Retired Dealer Life Insurance and Accidental Death & Dismemberment | | | | |
| Life Insurance | \$10,000, \$25,000 or no coverage | \$10,000, \$25,000 or no coverage | \$10,000, \$25,000 or no coverage | \$10,000, \$25,000 or no coverage |
| Accidental Death & Dismemberment | \$10,000, \$25,000 or no coverage | \$10,000, \$25,000 or no coverage | \$10,000, \$25,000 or no coverage | \$10,000, \$25,000 or no coverage |

Talk to your Benefits 360 Advisor to determine the best option to suit your needs.

