



SILVER BENEFITS PLAN



Flexible Options

Build a plan that fits your organization. Full Plan customization available



Cost Containment

Find solutions to help manage cost



Secure Online Tools

Save time with online enrollment, management, and billing

- **Life Insurance \$10,000**
- **Accidental Death & Dismemberment (AD&D) \$10,000**
- **Extended Health Care (EHC)**

- Prescription Drugs – Annual Max \$3,000 at 80%
- Eye Exam – Every 24 months – Reasonable & Customary
- Paramedical Practitioners – \$300 per practitioner at 80%
Physiotherapist, Chiropractor & Psychologist.
- Out-of-Country Travel - \$3,000,000 with 60 days trip stipulation
- Medical Services and Equipment – 80% coinsurance. Plan includes coverage for:
 - Ambulance services, emergency dental services as a result of an accident, diabetic supplies, oxygen, and specific medical supplies and equipment
 - Private duty nurse – maximum of \$10,000 per benefit year
 - Hearing aids – maximum of \$500 over 5 benefit years
 - Orthotic inserts – maximum of \$400 over 3 benefit years
 - Orthopaedic shoes – maximum of \$150 per benefit year
 - Glucometers – lifetime maximum of \$700

- Virtual health care services where insureds can connect with a nurse, doctor or other health professional about their family member's physical or mental health, receive a diagnosis or prescription
- Best Doctors – for insureds diagnosed with serious medical condition including consultation treatment plans, locating specialists and customized guidance, support and advice.



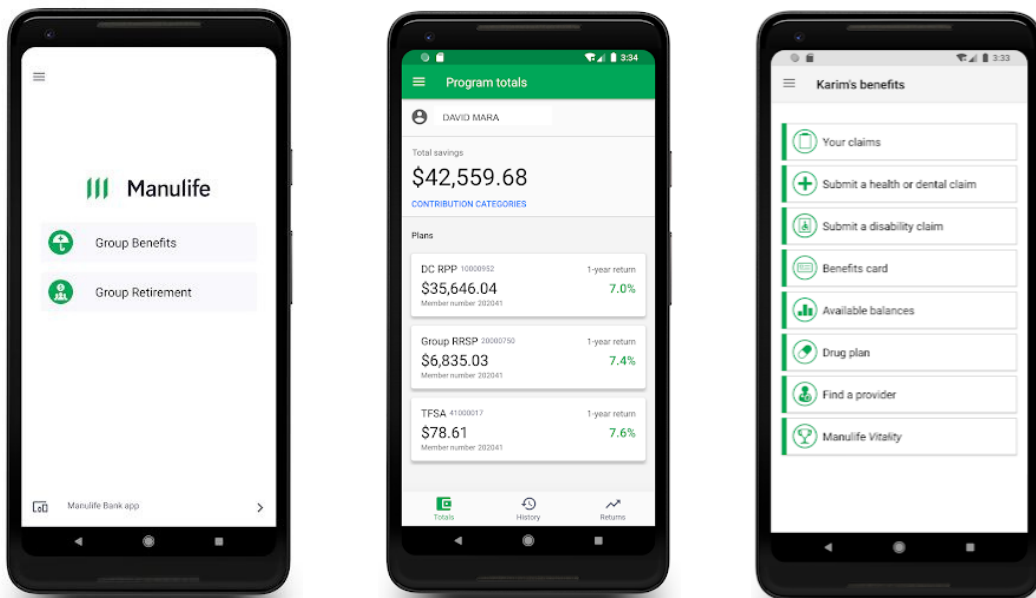
MOBILE APP

Submit claims, check coverage, manage workplace savings and view your investments and insurance anytime, anywhere.

- **Dental Care**
 - Basic & Supplementary Coverage only
 - Annual Maximum \$1,000 at 80%
 - Missing tooth limitation – applies.
 - Recall every 12 months
 - Scaling – 6 units
 - Current Fee Guide

Manage your group benefits plan anytime anywhere.

Save time and get your money back faster with the Mobile app – built for both group benefits and/or group retirement plans.



Group Benefits solutions for small businesses with 3 to 100 employees



GOLD BENEFITS PLAN



Flexible Options

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Cost Containment

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Secure Online Tools

Save time with online enrollment, management, and billing

- **Life Insurance \$25,000**
- **Accidental Death & Dismemberment (AD&D) \$25,000**
- **Extended Health Care (EHC)**

- Prescription Drugs – Annual Max \$5,000 at 80%
- Paramedical Practitioners – \$500 per practitioner at 80%
Physiotherapist, Chiropractor, Psychologist, Dietician, Massage Therapist, Acupuncturist, Speech Therapist, Osteopath, Naturopath etc.
- Out-of-Country Travel - \$3,000,000 with 60 days trip stipulation
- Medical Services and Equipment – 80% coinsurance. Plan includes coverage for:
 - Ambulance services, emergency dental services as a result of an accident, diabetic supplies, oxygen, and specific medical supplies and equipment
 - Private duty nurse – maximum of \$10,000 per benefit year
 - Hearing aids – maximum of \$500 over 5 benefit years
 - Orthotic inserts – maximum of \$400 over 3 benefit years
 - Orthopaedic shoes – maximum of \$150 per benefit year
 - Glucometers – lifetime maximum of \$700

- Vision Care – 100% without a deductible
 - Eyeglasses, contact lenses or laser eye correction surgery - Maximum of \$200 in any 24 month period
 - Eye exams – 1 exam over 2 benefit years.
- Virtual Health Care – Virtual health care services where insureds can connect with a nurse, doctor or other health professional about their family member's physical or mental health, receive a diagnosis or prescription
- Best Doctors – for insureds diagnosed with serious medical condition including consultation treatment plans, locating specialists and customized guidance, support and advice.



MOBILE APP

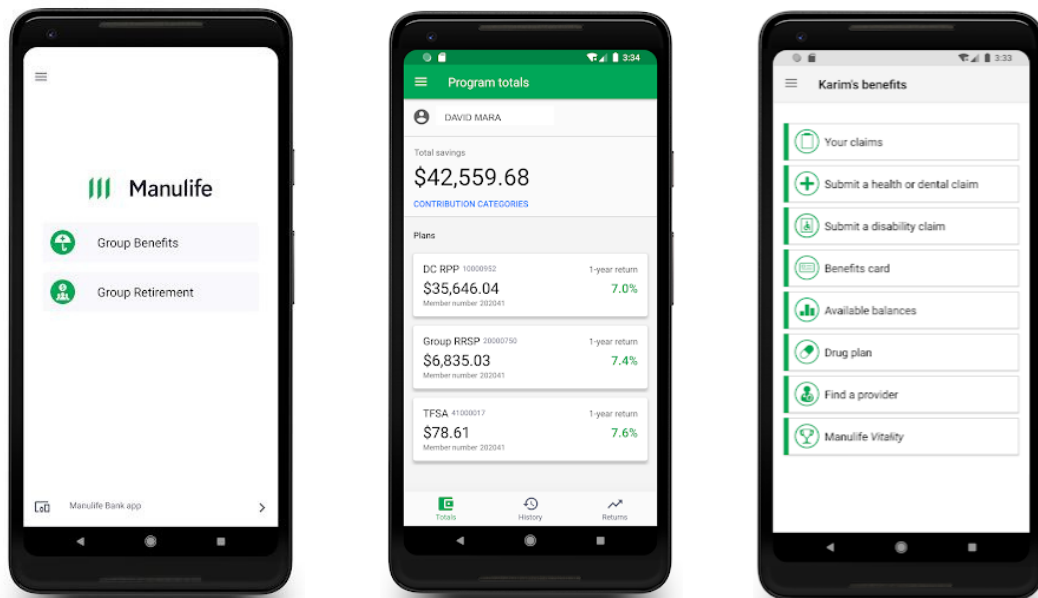
Submit claims, check coverage, manage workplace savings and view your investments and insurance anytime, anywhere.

Dental Care

- Plan design – Recall frequency – 9 months
- Scaling – 8 units
- Preventive Procedures – 80% Exams, x-rays, lab tests, cleanings, scaling, root planning, fluoride and diskings (under age 19), oral hygiene instruction and space maintainers.
- Basic Procedures – 80% fillings, extractions, pit and fissure sealants (under age 19), root canals, local anaesthesia, treatment of gum and bone disease, relining and rebasing of dentures.
- Major Procedures – 50% crowns, veneers, fixed bridges, dentures, inlays, onlays and gold foil restorations.
- Missing tooth limitation – applies.
- Combined Annual Maximum – \$1,500 per person.
- Fee Guide – current fee guide

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Group Benefits solutions for small businesses with 3 to 100 employees





PLATINUM BENEFITS PLAN



Flexible Options

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Cost Containment

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Secure Online Tools

Save time with online enrollment, management, and billing

- **Life Insurance \$50,000**
- **Accidental Death & Dismemberment (AD&D) \$50,000**
- **Extended Health Care (EHC)**

- Prescription Drugs – Annual Max \$10,000 at 80%
- Paramedical Practitioners – \$750 per practitioner at 80%
Physiotherapist, Chiropractor, Psychologist, Dietician, Massage Therapist, Acupuncturist, Speech Therapist, Osteopath, Naturopath etc.
- Out-of-Country Travel - \$3,000,000 with 60 days trip stipulation
- Medical Services and Equipment – 80% coinsurance. Plan includes coverage for:
 - Ambulance services, emergency dental services as a result of an accident, diabetic supplies, oxygen, and specific medical supplies and equipment
 - Private duty nurse – maximum of \$10,000 per benefit year
 - Hearing aids – maximum of \$500 over 5 benefit years
 - Orthotic inserts – maximum of \$400 over 3 benefit years
 - Orthopaedic shoes – maximum of \$150 per benefit year
 - Glucometers – lifetime maximum of \$700

- Vision Care – 100% without a deductible
 - Eyeglasses, contact lenses or laser eye correction surgery - Maximum of \$300 in any 24 month period
 - Eye exams – 1 exam over 2 benefit years.
- Lumino Health Virtual Care – Virtual health care services where insureds can connect with a nurse, doctor or other health professional about their family member's physical or mental health, receive a diagnosis or prescription
- Best Doctors – for insureds diagnosed with serious medical condition including consultation treatment plans, locating specialists and customized guidance, support and advice.



MOBILE APP

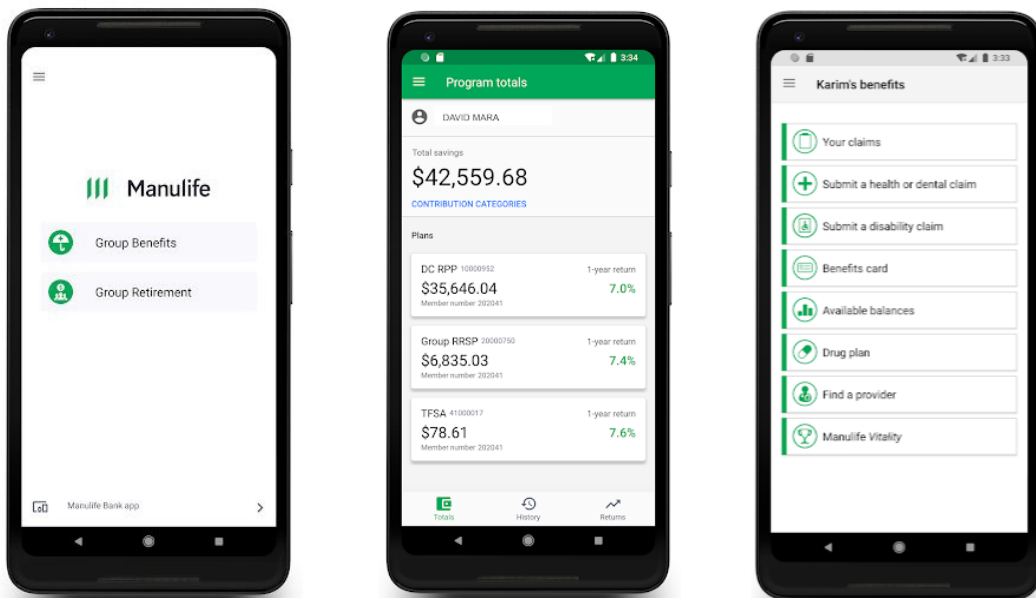
Submit claims, check coverage, manage workplace savings and view your investments and insurance anytime, anywhere.

• Dental Care

- Plan design – Recall frequency – 9 months
- Scaling – 10 units
- Preventive Procedures – 80% Exams, x-rays, lab tests, cleanings, scaling, root planning, fluoride and diskings (under age 19), oral hygiene instruction and space maintainers.
- Basic Procedures – 80% fillings, extractions, pit and fissure sealants (under age 19), root canals, local anaesthesia, treatment of gum and bone disease, relining and rebasing of dentures.
- Major Procedures – 50% crowns, veneers, fixed bridges, dentures, inlays, onlays and gold foil restorations.
- Missing tooth limitation – applies.
- Combined Annual Maximum – \$2,000 per person.
- Fee Guide – current fee guide

Manage your group benefits plan anytime anywhere.

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Group Benefits solutions for small businesses with 3 to 100 employees

