

# Taking Care of Your Health & Wellness Just Got Easier

Introducing  
**GroupBenefitz Gig™**  
Innovative Choice for Individuals & Their Families



## Ideal For:

Gig Workers including:

- Freelancers
- Contractors
- Solopreneurs
- Sole Proprietors
- On-Demand Professionals
- Those working a minimum of 20 hours per week.

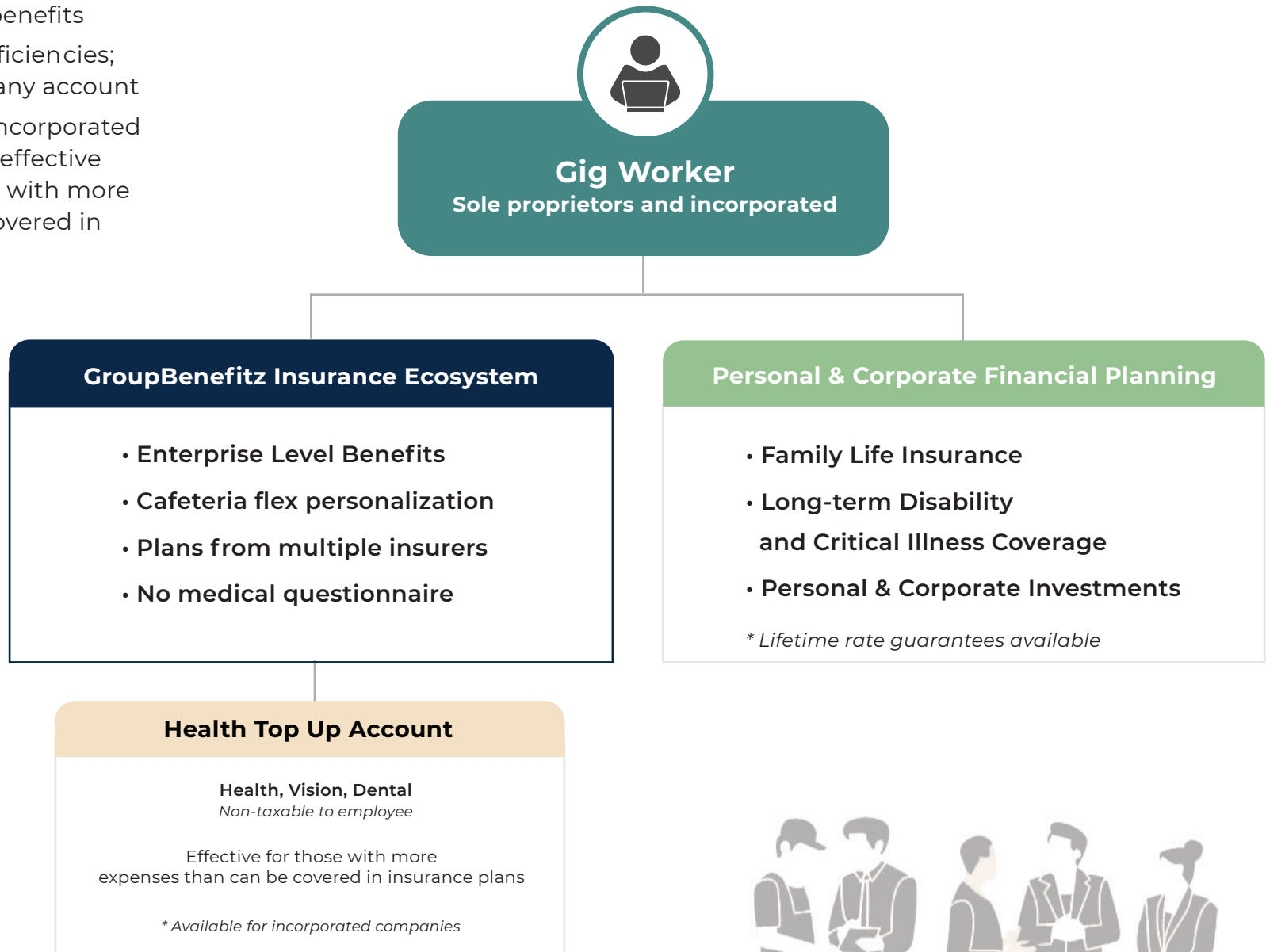
## Gig Plan Advantages:

- Guaranteed Acceptance. No medical exam required.
- Flexible 'big company' options.
- Affordable rates that don't change with age (some exceptions apply).
- Monthly fees paid by business credit card with pre-tax dollars.
- Fast, paperless sign up with click and buy processing.

# GroupBenefitz™ Gig

Ideal for individuals wanting:

- Access to broad range of enterprise level benefits
- Optimized tax efficiencies; pay out of company account
- Health Top-Up (incorporated businesses only) effective options for those with more expenses than covered in insurance



# GroupBenefitz™ Ecosystem

Options for Gig Workers

## Supporting All Stages of Life

### Launch

Starting out as new employee, solopreneur or business owner.

Focus:

- Building business and reputation
- Staying fit, mind & body

### Build

Consistent income with steady client list.

Focus:

- Caring for young family
- Increasing health expenses
- More income dependency

### Established

Growing and maintaining business; advancing career and personal wealth.

Focus:

- Managing health conditions
- Caregiving for many
- Continued income dependency
- Tax optimization
- Income & savings

### Stable

Enjoying life; managing future - business, personal, and estate.

Focus:

- Health & wellbeing
- Managing health costs
- Tax efficiencies
- Succession planning

Not available in Quebec

Powered by GroupBenefitz™

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# GroupBenefitz™ High Cost Drugs

## Catastrophic Medication Insurance

### Features:

- Access to life-saving medication.
- Coverage far beyond provincial government health plans.

### Ideal for:

- Anyone wanting peace of mind.
- Sign up when you're healthy; prepare for uncertainties of life.

| Benefit                        | Coverage   |
|--------------------------------|--|
| Biologic Drugs                 | \$50,000 per family member per policy year.<br>Limited to lowest cost biosimilar.  |
| Overall Drug Coverage          | \$1,000,000 per family member per policy year.   |
| Description of Coverage        | Medications legally requiring a prescription according to the Canadian Compendium of Pharmaceuticals and Specialties.<br>Zolgensma is permanently excluded |
| Annual Deductible              | \$5,000 deductible per family member per policy year.  |
| Pre-existing Condition Clause* | 24 months  |
| Medication Review              | MedHelper - advice from clinical pharmacists on optimal and safe medication care plans.  |
| <b>Pricing</b>                 | <b>Single: \$15/month + PST      Family: \$30/month + PST</b>  |

Plan Termination Age: 75 or earlier retirement

Policy year based on effective date

\* Conditions for which consultation or treatment was received in the 24 months before the effective date of coverage are permanently excluded. If you are treatment free for 24 months following the effective date of coverage then the pre-existing condition clause no longer applies.

# GroupBenefitz™ Protect

## Accident & Serious Illness Insurance

### Features:

- Entry level income replacement insurance.
- No medical or financial questionnaires required to qualify.

### Ideal for:

- Anyone without group coverage or who cannot qualify for individual coverage.
- Sign up when you're healthy; prepare for uncertainties of life.

| Benefit   | Protect 100   | Protect 200   |
|---|---|---|
| Weekly benefit for income loss due to accident  | 70% of income up to \$1,000/week for up to 17 weeks   | 70% of income up to \$1,000/week for up to 17 weeks   |
| Monthly income on prolonged inability to work due to accident or serious physical illness   | \$1,000/month for up to 24 months   | \$2,000/month for up to 24 months   |
| Permanent total disability benefit  | \$100,000 total after 52 weeks  | \$200,000 total after 52 weeks  |
| Integrated Serious Illness Benefits (includes: cancer (life-threatening), heart attack, kidney failure, stroke (cerebrovascular)) | \$5,000 lump sum  | \$10,000 lump sum   |
| Accidental Death and Dismemberment  | \$100,000 lump sum  | \$200,000 lump sum  |
| Additional benefit coverage.<br>See plan booklet for benefit details and amounts  | Accidental dental; rehabilitation; funeral; bereavement; spousal retraining; special education; daycare; family transportation; home, vehicle, workplace alteration; hospital confinement; parental care. | Accidental dental; rehabilitation; funeral; bereavement; spousal retraining; special education; daycare; family transportation; home, vehicle, workplace alteration; hospital confinement; parental care. |
|   | <b>\$30/month + PST</b>   | <b>\$60/month + PST</b>   |

- Plan Termination Age: 65 or earlier retirement
- 24 month pre-existing condition clause applies. Illnesses (mental/physical) not included under Serious Conditions are not covered

# GroupBenefitz™ Wellness

## Mental Health & Wellness

### Features:

- Industry-leading mental health & wellness services.
- Programs include weight management, substance abuse, nutrition and fitness.

### Ideal for:

- Individuals seeking holistic and comprehensive support with personal issues.
- Employers creating a healthy and psychologically safe work environment.

| Benefit                                     | Coverage  | EAP 2.0          | Complete Wellness |
|---|---|------------------|-------------------|
| <b>HumanaCare EAP</b>                       | Short-term counselling services for individuals and their families; in person, virtual or via phone   | ✓                | ✓                 |
| <b>Phzio MSK360</b>                         | Virtual ergonomic assessments, conditioning plans and unlimited pain consultations with Athletic Therapists<br>Virtual physiotherapy available at preferred rates   | ✓                | ✓                 |
| <b>My Friendly Lawyer</b>                   | Legal advice line with qualified Canadian lawyers handling multiple specializations   | ✓                | ✓                 |
| <b>Maple Telemedicine and Mind By Maple</b> | Ongoing access to virtual medical care with Doctors, and long-term, professional mental health counselling<br>Additional specialized services available   |                  | ✓                 |
| <b>LifeSpeak</b>                            | Expert-led mental health and wellbeing education platform with Ask the Expert web chats, blogs, videos and podcasts   |                  | ✓                 |
| <b>RxFood</b>                               | Innovative nutrition app optimizes food for health by aligning your individual data with specific goals. Detailed reports and guidance serve real life, targeted issues including diabetes and overall wellness   |                  | ✓                 |
| <b>LIFT Session</b>                         | Industry-leading virtual fitness support program with unlimited on-demand home workout videos and live sessions   |                  | ✓                 |
| <b>The Solid Ground Method</b>              | Personal development program helps you live life on your terms while gaining more life and job satisfaction. Learn how to reduce stress, improve energy and time management, and achieve work-life balance  |                  | ✓                 |
| <b>ALAViDA</b>                              | Virtual substance use support with early intervention that helps keep employees at work. Board-certified substance use disorder physicians, mental health support, self-assessments, 24/7 resources, and more personalized care<br>Virtual rehabilitation available; fees apply |                  | ✓                 |
| <b>Pricing</b>                              |   | <b>\$5/month</b> | <b>\$20/month</b> |

# GroupBenefitz™ Classic

## Features:

- Traditional insurance with day-to-day coverage: drug, dental, vision and professional services.
- Gold package includes braces and executive style coverage; upgrade available after year one.

## Ideal for:

- Those wanting to offset healthcare maintenance costs.
- Various levels allow for desired coverage.

|               | GroupBenefitz Classic  | Copper   | Bronze   | Silver  | Gold<br><small>*Available in year 2 only</small>   |
|---------------|--|--|--|---|--|
| <b>Health</b> | Prescription Drugs<br>(Pay Direct Drug Card)   | 80% coverage up to \$5,000 per family member per year<br>90% at <a href="#">PocketPills Pharmacy</a> | 80% coverage up to \$5,000 per family member per year<br>90% at <a href="#">PocketPills Pharmacy</a> | 90% coverage up to \$5,000 per family member per year<br>100% at <a href="#">PocketPills Pharmacy</a>                                       | 100% coverage up to \$5,000 per family member per year                                   |
|               | Professional Services<br>(Chiropractor, Chiroprapist or Podiatrist, Registered Massage Therapist, Naturopath, Osteopath, Physiotherapist, Psychologist, Speech Therapist, Acupuncturist) | Not Included   | Not Included   | 90% coverage up to \$300 per practitioner category, per family member per year<br><small>Reasonable limits as per the insurer apply</small> | 100% coverage up to \$500 per practitioner category, per family member per year          |
|               | Vision   | Not Included   | Not Included   | 100% coverage up to \$200 every 24 months, per family member per year   | 100% coverage up to \$200 every 24 months, per family member per year                    |
|               | Semi-Private Hospital Room   | 50% coverage up to 7 days per stay   | 50% coverage up to 7 days per stay   | 100% coverage up to 14 days per stay  | 100% coverage up to 14 days per stay   |
| <b>Dental</b> | Basic Services<br>(checkups, x-rays, fillings, oral surgery, endodontics/periodontics, 8 units of scaling)   | Not Included   | 80% coverage up to \$1,000 per family member per year  | 90% coverage up to \$1,500 per family member per year   | 100% coverage up to \$1,500 per family member per year<br>(Basic/Major maximum combined) |
|               | Major Services<br>(crowns, bridges, dentures)  | Not Included   | Not Included   | Not Included  | 50% coverage up to \$1,500 per family member per year<br>(Basic/Major maximum combined)  |
|               | Orthodontics<br>(braces for children 18 years of age and under)  | Not Included   | Not Included   | Not Included  | 50% coverage up to \$1,500 per child per lifetime  |
|               | Frequency of Check-Ups   | Not Included   | Every 9 months   | Every 6 months  | Every 6 months   |

Included in all tiers:

## Travel

**60 Day Out-of-Province/Country Coverage**  
100% up to \$5,000,000  
(Emergency Medical Services for unforeseen accidents and illnesses)

## Medical

**Supplies & Equipment**  
Included up to plan maximums and coinsurance as outlined in the plan booklet and/or reasonable & customary limits as per the insurer

Plan Termination Age: 70 or earlier retirement

| <b>GroupBenefitz Classic</b>                  | <b>Copper</b> | <b>Bronze</b> | <b>Silver</b> | <b>Gold</b><br><small>*Available in year 2 only</small> |
|---|---------------|---------------|---------------|---|
| <b>Alberta/Nunavut/Yukon/NWT</b>              |               |               |               |   |
| Single  | \$61.57       | \$97.40       | \$123.35      | \$158.70  |
| Couple  | \$123.14      | \$194.80      | \$246.75      | \$317.40  |
| Family  | \$141.89      | \$248.81      | \$324.32      | \$415.32  |
| <b>Atlantic Provinces</b>                     |               |               |               |   |
| Single  | \$76.66       | \$121.79      | \$154.46      | \$198.96  |
| Couple  | \$153.34      | \$243.56      | \$308.97      | \$397.91  |
| Family  | \$176.96      | \$311.56      | \$406.63      | \$521.21  |
| <b>British Columbia/Manitoba/Saskatchewan</b> |               |               |               |   |
| Single  | \$55.24       | \$87.18       | \$110.33      | \$141.85  |
| Couple  | \$110.54      | \$174.39      | \$220.70      | \$283.70  |
| Family  | \$127.21      | \$222.54      | \$289.87      | \$371.00  |
| <b>Ontario</b>                                |               |               |               |   |
| Single  | \$71.49       | \$113.42      | \$143.80      | \$185.16  |
| Couple  | \$143.00      | \$226.86      | \$287.65      | \$370.34  |
| Family  | \$164.94      | \$290.05      | \$378.43      | \$484.93  |

## Fine Print - Eligibility

- The group must either be a legally incorporated company, sole proprietorship, or partnership, with true employer/employee relationships
- All participating members must have valid Provincial Health Insurance coverage
- All members must be working a minimum 20 hours per week to remain eligible
- Gold level of coverage only available after being enrolled in Silver for more than 12 months
- Aside from an upgrade to Gold, plan changes can occur once every year on December 1 where members can move up or down one level

## Fine Print - Premiums

- Premiums shown above are monthly
- Credit card and PAD payment options available
- Stated premiums do not include applicable Provincial Sales Taxes
- Premium rates change December 1st each year

These summaries are time sensitive and subject to change. For specific details, refer to your plan booklet.



# GroupBenefitz™ All-In

## Features:

- Enterprise level wellness; extended mental health services.
- Access to life-saving medication.

## Ideal for:

- Individuals wanting expanded mental health support and professional services.
- Those wanting to prepare for the uncertainties of life.

| GroupBenefitz All-In   |   | Bronze  | Silver  | Gold   |
|--|---|---|---|--|
| Health & Wellness  | Prescription Drugs<br>(Pay Direct Drug Card)  | 80% coverage up to \$2,500 per family member per year<br>90% at <a href="#">PocketPills Pharmacy</a>  | 80% coverage up to \$5,000 per family member per year<br>90% at <a href="#">PocketPills Pharmacy</a>  | 90% coverage up to \$5,000 per family member per year<br>100% at <a href="#">PocketPills Pharmacy</a>  |
|  | GroupBenefitz High-Cost Drugs   | Catastrophic drug coverage from \$5,000 up to \$1,000,000 per family member per year<br>\$50,000 of biologic drugs limited to lowest cost biosimilar                                      |   |  |
|  | GroupBenefitz Complete Wellness   | Ongoing mental health counselling, telemedicine, fitness and nutrition plans, legal advice, and much more!  |   |  |
|  | Professional Services<br><small>Acupuncturist, Audiologist, Chiropracist, Chiropractor, Clinical Counsellor, Dietician, Homeopath, Kinesiologist, Marriage and Family Therapist, Massage Therapist, Naturopath, Occupational Therapist, OrthoTherapist, Osteopath, Physiotherapist, Podiatrist, Psychoanalyst, Psychologist, Psychotherapist, Social Worker, Speech Therapist</small> | 80% coverage up to \$300 per practitioner category, per family member per year, up to \$900 per family combined<br><br>Reasonable limits as per the insurer apply                         | 80% coverage up to \$500 per practitioner category, per family member per year, up to \$1,500 per family combined<br><br>Reasonable limits as per the insurer apply | 100% coverage up to \$750 per practitioner category, per family member per year, up to \$2,000 per family combined<br><br>Reasonable limits as per the insurer apply |
|  | Vision  | Not Included  | 100% coverage up to \$200 every 24 months, per family member per year   |  |
|  | Semi-Private Hospital Room  | 100% coverage up to 7 days per stay   | 100% coverage up to 14 days per stay  | 100% coverage up to 14 days per stay   |
| Dental   | Basic Services<br><small>(checkups, x-rays, fillings, oral surgery, endodontics/periodontics, 8 units of scaling)</small>   | 80% coverage up to \$750 per family member per year   | 80% coverage up to \$1,500 per family member per year   | 100% coverage up to \$1,500 per family member per year   |
|  | Major Services and Orthodontics<br><small>(crowns, bridges, dentures, braces)</small>   | Not Included  | Not Included  | Not Included   |
|  | Frequency of Check-Ups  | Every 9 months  | Every 6 months  | Every 6 months   |
| Included in all tiers:   |   |   |   |  |
| <b>Travel</b><br><b>90 Day Out-of-Province/Country Coverage</b><br>100% up to \$5,000,000<br>(Emergency Medical Services for unforeseen accidents and illnesses) |   | <b>Medical</b><br><b>Supplies &amp; Equipment</b><br>Included up to plan maximums and coinsurance as outlined in the plan booklet and/or reasonable & customary limits as per the insurer |   | <b>Medical Cannabis</b><br>\$1,500 per family member per year for approved treatments  |

Plan Termination Age: 75 or earlier retirement

| GroupBenefitz All-In  | Bronze   | Silver   | Gold     |
|---|----------|----------|----------|
| <b>Ontario/Alberta/Nunavut/Yukon/NWT/Atlantic Provinces</b> |          |          |          |
| Single  | \$159.93 | \$173.52 | \$209.76 |
| Couple  | \$299.86 | \$327.04 | \$399.51 |
| Family  | \$367.29 | \$411.75 | \$509.34 |
| <b>British Columbia/Manitoba/Saskatchewan</b>               |          |          |          |
| Single  | \$131.54 | \$143.62 | \$173.05 |
| Couple  | \$243.08 | \$267.24 | \$326.10 |
| Family  | \$299.14 | \$344.89 | \$418.76 |

### Fine Print - Eligibility

- The group must either be a legally incorporated company, sole proprietorship, or partnership, with true employer/employee relationships
- All participating members must have valid Provincial Health Insurance coverage
- All members must be working a minimum 20 hours per week to remain eligible
- Plan changes can occur once every year on June 1 where members can move up or down one level
- Gold plans are available on day 1 of plan purchase

### Fine Print - Premiums

- Premiums shown above are monthly
- Credit card and PAD payment options available
- Stated premiums do not include applicable Provincial Sales Taxes
- Premium rates change June 1st each year

These summaries are time sensitive and subject to change. For specific details, refer to your plan booklet.



# GroupBenefitz™ Exec

## Executive Benefits

### Features:

- Access to private healthcare, on-demand diagnostics and wellness resources.
- Guaranteed acceptance; no medical questionnaire required.

### Ideal for:

- Executives who want access to immediate care and treatment from the top facilities in the world.

| Executive Health                      | Coverage   |
|---------------------------------------|--|
| Global Medical Care                   | \$1,000,000 per family member per policy year to go to a private clinic outside of Canada for care, after a \$5,000 deductible. Travel budget included.<br><br>36 month pre-existing condition clause applies.<br>Coverage limited to \$500,000 for individuals over age 70. |
| Expedited Diagnostic Imaging Services | MRI or CT Scans within as few as 72 hours<br>Available in AB, BC, NB, NS, SK and QC  |
| Expert Medical Opinion                | Advice from leading medical experts. Get medical questions answered, a diagnosis double-checked, help deciding on a treatment plan or guidance about a surgery.  |

| Complete Executive Care<br>Includes Executive Health Coverage | Coverage  |
|---|---|
| Executive Health Assessment and Year-Round Virtual Care       | Annual Executive Health Assessment at the network clinic of your choice (MedCan network, Cleveland Clinic, Telus Health).<br>Year-Round Virtual Care membership for the entire family.  |
| EXAP - Executive Mental Health                                | Senior level support is now available for professional and personal emotional challenges that uniquely impact executives. Access industry leader Dr. Warren Shepell and his group of organizational and managerial psychologists and executive coaches. Initial session included. |



## Complete Executive Care

Includes Executive Health Coverage  
Continued

## Coverage

|  |  |
|--|--|
| Pharmacogenetic Testing                      | Pillcheck - Find the right drug in the right dosage the first time.<br>1 per lifetime, limited 2 per family  |
| Food Sensitivity Testing                     | gutChek - Optimal health is the goal of this focused testing. After uncovering food intolerances, nutritional deficiencies and toxins that can negatively impact digestion, a personal consult will provide a plan of action.<br>1 every two years |
| Diabetes & Diet Management                   | RxFood - Diet management made easy. Submit three days of your meal photos and receive custom nutrition plans that align with medical guidelines.<br>1 per year   |
| Health Management and Medical Record Storage | Candoo - Supporting cancer and other disease prevention, treatment, caregiving and recovery.   |

## GroupBenefitz Exec

### Executive Health

### Complete Executive Care

| Age Category    | Under Age 60 |          |          | Ages 60 - 74 |          |          | Under Age 60 |          |          | Ages 60 - 74 |          |            |
|-----------------|--------------|----------|----------|--------------|----------|----------|--------------|----------|----------|--------------|----------|------------|
|                 | Single       | Couple   | Family   | Single       | Couple   | Family   | Single       | Couple   | Family   | Single       | Couple   | Family     |
| Coverage        |              |          |          |              |          |          |              |          |          |              |          |            |
| Monthly Premium | \$245.83     | \$491.67 | \$745.83 | \$283.33     | \$566.67 | \$791.67 | \$329.17     | \$658.33 | \$958.33 | \$395.83     | \$791.67 | \$1,041.67 |

\*If you do not include your spouse and/or children upon initial enrolment and they wish to join the plan at a later point in time, coverage is not guaranteed as they would be considered late applicants. They will need to apply for coverage with a medical questionnaire, where coverage may be declined, approved, or approved with exclusions.