

Taking Care of You of Your Family Just Got Easier



Introducing

GroupBenefitz Gig

Innovative Choice for Individuals

Ideal For:

Gig Workers including:

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

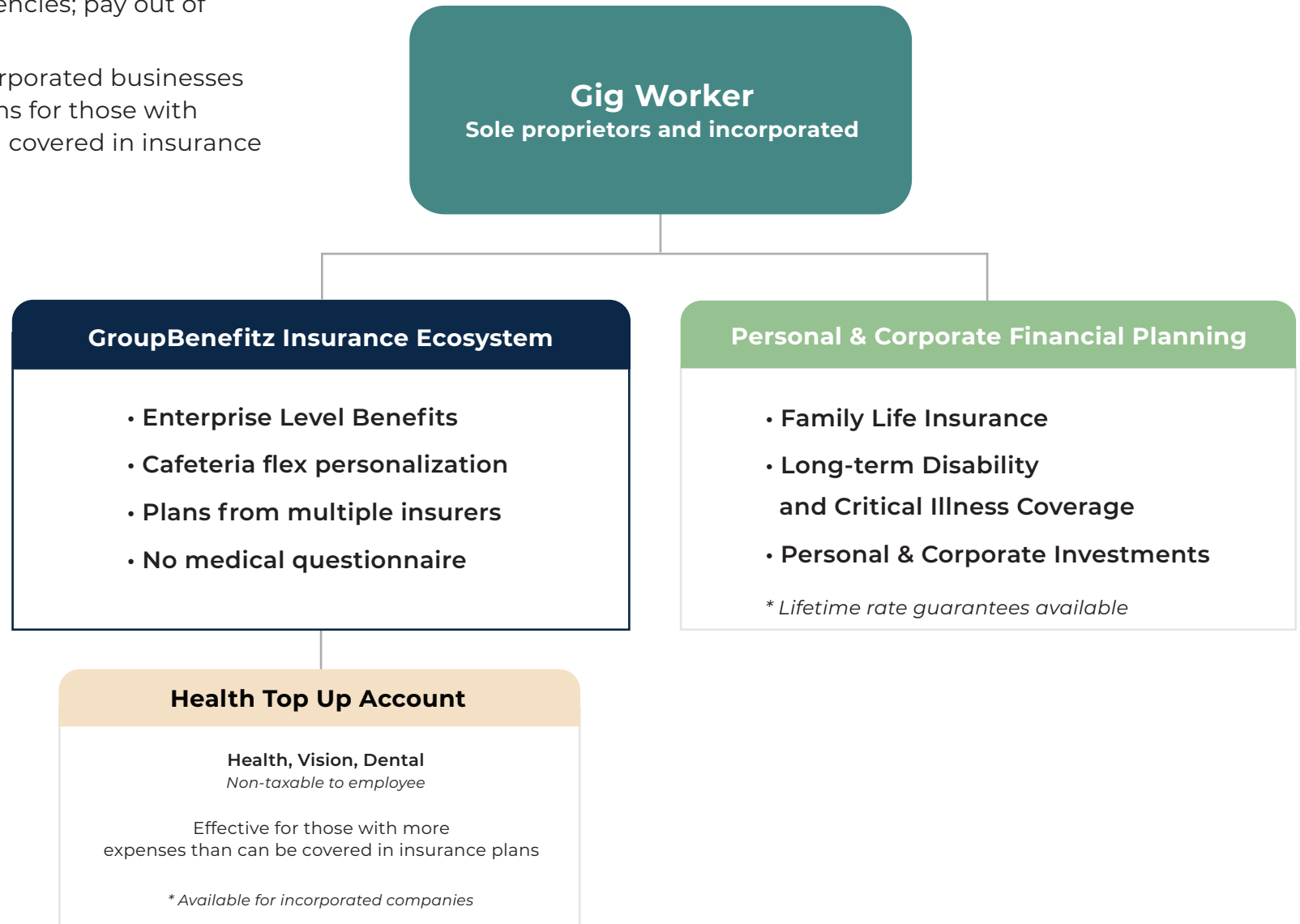
Gig Plan Advantages:

- 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

-  Classic
-  Wellness
-  Protect
-  High Cost Drugs
-  Personal Financial Planning
-  Health Account Top-Up

Build

Consistent income with steady client list.

Focus:

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

-  Classic  All-In
-  Wellness
-  Protect
-  High Cost Drugs
-  Personal Financial Planning
-  Health Account Top-Up

Established

Growing and maintaining business; advancing career and personal wealth.

Focus:

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

-  Classic  All-In
-  Wellness
-  High Cost Drugs
-  Exec
-  Personal Financial Planning
-  Health Account Top-Up

Stable

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

Focus:

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

-  Classic  All-In
-  Wellness
-  High Cost Drugs
-  Exec
-  Personal Financial Planning
-  Health Account Top-Up

Not available in Quebec

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 <small>*Available in year 2 only</small>
Health	Prescription Drugs (Pay Direct Drug Card)	80% coverage up to \$5,000 per family member per year 90% at PocketPills Pharmacy	80% coverage up to \$5,000 per family member per year 90% at PocketPills Pharmacy	90% coverage up to \$5,000 per family member per year 100% at PocketPills Pharmacy	100% coverage up to \$5,000 per family member per year
	Professional Services (Chiropractor, Chiropracist 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 <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
Dental	Basic Services (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 (Basic/Major maximum combined)
	Major Services (crowns, bridges, dentures)	Not Included	Not Included	Not Included	50% coverage up to \$1,500 per family member per year (Basic/Major maximum combined)
	Orthodontics (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

GroupBenefitz Classic	Copper	Bronze	Silver	Gold <small>*Available in year 2 only</small>
Alberta/Nunavut/Yukon/NWT				
Single	\$56.23	\$88.95	\$112.65	\$144.93
Couple	\$112.46	\$177.90	\$225.34	\$289.86
Family	\$129.58	\$227.22	\$296.18	\$379.29
Atlantic Provinces				
Single	\$70.01	\$111.22	\$141.06	\$181.70
Couple	\$140.04	\$222.43	\$282.16	\$363.39
Family	\$161.61	\$284.53	\$371.35	\$475.99
Ontario				
Single	\$65.29	\$103.58	\$131.32	\$169.10
Couple	\$130.59	\$207.18	\$262.69	\$338.21
Family	\$150.63	\$264.89	\$345.60	\$442.86
British Columbia/Manitoba/Saskatchewan				
Single	\$50.45	\$79.62	\$100.76	\$129.54
Couple	\$100.92	\$159.26	\$201.55	\$259.09
Family	\$116.17	\$203.23	\$264.72	\$338.81

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 is the only method of payment
- 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 (Pay Direct Drug Card)	80% coverage up to \$2,500 per family member per year 90% at PocketPills Pharmacy	80% coverage up to \$5,000 per family member per year 90% at PocketPills Pharmacy	90% coverage up to \$5,000 per family member per year 100% at PocketPills Pharmacy
	GroupBenefitz High-Cost Drugs	Catastrophic drug coverage from \$5,000 up to \$1,000,000 per family member per year \$50,000 of biologic drugs limited to lowest cost biosimilar		
	GroupBenefitz Complete Wellness	Unlimited mental health counselling, telemedicine, fitness and nutrition plans, legal advice, and much more!		
	Professional Services Acupuncturist, Audiologist, Chiropractor, Chiropractor, Clinical Counsellor, Dietician, Homeopath, Kinesiologist, Marriage and Family Therapist, Massage Therapist, Naturopath, Occupational Therapist, Ortho therapist, Osteopath, Physiotherapist, Podiatrist, Psychoanalyst, Psychologist, Psychotherapist, Social Worker, Speech Therapist	80% coverage up to \$300 per practitioner category, per family member per year, up to \$900 per family combined 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 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 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 (checkups, x-rays, fillings, oral surgery, endodontics/periodontics, 8 units of scaling)	80% coverage up to \$750 per family member per year	80% coverage up to \$1,500 per family member per year
Major Services and Orthodontics (crowns, bridges, dentures, braces)		Not Included	Not Included	Not Included
Frequency of Check-Ups		Every 9 months	Every 6 months	Every 6 months
Included in all tiers:				
Travel 90 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		Medical Cannabis \$1,500 per family member per year for approved treatments

Plan Termination Age: 75 or earlier retirement

GroupBenefitz All-In	Bronze	Silver	Gold
Ontario/Alberta/Nunavut/Yukon/NWT/Atlantic Provinces			
Single	\$159.93	\$173.52	\$209.76
Couple	\$299.86	\$327.04	\$399.51
Family	\$367.29	\$411.75	\$509.34
British Columbia/Manitoba/Saskatchewan			
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 is the only method of payment
- 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™ 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	Maple Mind & Body	Complete Wellness
HumanaCare EAP	Short-term counselling services for individuals and their families; in person, virtual or via phone	✓		✓
Phzio MSK360	Virtual ergonomic assessments, conditioning plans and unlimited pain consultations with Athletic Therapists Virtual physiotherapy available at preferred rates	✓		✓
My Friendly Lawyer	Legal advice line with qualified Canadian lawyers handling multiple specializations	✓		✓
Maple Telemedicine and Mind By Maple	Unlimited access to virtual medical care with Doctors, and long-term, professional mental health counselling Additional specialized services available		✓	✓
LifeSpeak	Expert-led mental health and wellbeing education platform with Ask the Expert web chats, blogs, videos and podcasts			✓
RxFood	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			✓
LIFT Session	Industry-leading virtual fitness support program with unlimited on-demand home workout videos and live sessions			✓
The Solid Ground Method	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			✓
ALAViDA	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 Virtual rehabilitation available; fees apply			✓
Pricing		\$5/month	\$10/month	\$20/month

GroupBenefitz™ Protect

Accident & Serious Illness Disability 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
Integrated Critical Illness Benefit (4 conditions)	\$5,000 lump sum	\$10,000 lump sum
Accidental Death and Dismemberment	\$100,000 lump sum	\$200,000 lump sum
Pricing	\$30/month + PST	\$60/month + PST

Plan Termination Age: 65 or earlier retirement
 24 month pre-existing condition clause applies



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. 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. Zolgensma is permanently excluded
Annual Deductible	\$5,000 deductible per family member per policy year.
Pre-existing Condition Clause*	24 months
Pricing	Single: \$15/month + PST Family: \$30/month + PST

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™ Exec

Complete Executive Care

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

Global Medical Care

Express Diagnostic Imaging Services

Executive Health Assessment and Year-Round Virtual Care

Coverage

\$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

MRI or CT Scans within hours or days, from most locations in Canada.

Annual Executive Health Assessment at the clinic of your choice (MedCan network, Cleveland Clinic, Telus Health). Year-Round Virtual Care membership for the entire family.

Executive Wellness

Food Sensitivity Testing

Pharmacogenetic Testing

Diabetes & Diet Management

Health System Navigation & Medical Record Storage

Coverage

gutChek - Over time, our digestive system changes so food sensitivities can happen with foods you've eaten your entire life. A food sensitivity test identifies what is causing inflammation.
1 every two years

Pillcheck - Find the right drug in the right dosage the first time.
1 per lifetime, limited 2 per family

RxFood - Diet management made easy. Submit three days of your meal photos and receive custom nutrition plans that align with medical guidelines.
1 per year

Candoo - for easy and secure storage and sharing of medical files, plus unlimited short term healthcare navigation that guides people through the medical system.

GroupBenefitz Exec

With Annual Executive Assessment

Age Category	Under 60			Over 60		
Coverage	Single	Couple	Family	Single	Couple	Family
Annual Premium	\$3,950	\$7,900	\$11,500	\$4,750	\$9,500	\$12,500

