



**\*Company Name\***  
**Summary of Benefit Coverages**

**DD | MM | YYYY**

**Advisor: \*ADD NAME\***

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## ABOUT VIVER

Viver's goal is to simplify the entire group benefits experience for advisors, business owners and employees.

## WHY VIVER?

Viver created a faster, easier way to quote, customize and setup group benefits while still offering a strong, fully insured, competitive plan.

Through our intuitive platform you can create quotes quickly and efficiently without all the paperwork and hassle that is normally required.

### Viver Advantages:

1. Live quoting
2. Fast onboarding
3. Simplified administration

## WHY GROUP BENEFITS?

Group Benefits protect your workforce by providing coverage for employees for things that are not covered by the provincial health care plan including some prescription drugs, dental, hospital, vision, therapists (massage, chiropractic, etc.) and travel insurance.

Offering employees Group Benefits protects your employees and enhances your offering to attract and retain top talent for your company.

## COMPANY DETAILS

|                             |                        |
|-----------------------------|------------------------|
| <b>Company Name:</b>        | Rutherford Contracting |
| <b>Number of Employees:</b> | 150                    |
| <b>Industry:</b>            | Construction           |
| <b>Company Contact:</b>     | *ADD NAME*             |
| <b>Advisor:</b>             | *ADD NAME              |
| <b>Date of Quote:</b>       | DD   MM   YYYY         |
| <b>Quote Expiry Date:</b>   | DD   MM   YYYY         |



## YOUR BENEFITS QUOTE SUMMARY

Your Benefits Quote Summary outlines the benefits you have selected, with coverage details and monthly costs. If you did not select the benefit to be included, the coverage and costs will not be shown.

| Benefit                                     | Coverage                               | Monthly Cost       |
|---|--|--------------------|
| <b>Basic Life Insurance</b>                 | \$75,000.00                            | \$1,511.49         |
| <b>Accidental Death &amp; Dismemberment</b> | \$75,000.00                            | \$198.98           |
| <b>Critical Illness Benefit</b>             | \$25,000.00                            | \$1,559.08         |
| <b>Dependent Life Insurance</b>             | \$10,000 Spouse,<br>\$5,000 Child(ren) | \$248.12           |
| <b>Dependent Critical Illness Benefit</b>   | \$5,000                                | \$412.86           |
| <b>Health Care Spending Account</b>         | \$550                                  | \$3,895.97         |
| <b>Personal Spending Account</b>            | \$250                                  | \$1,770.90         |
| <b>Extended Health Care Benefits</b>        | Thrive                                 | \$6,127.40         |
| <b>Dental Care Benefits</b>                 | Thrive                                 | \$4,938.26         |
| <b>Employee Assistance Program</b>          | Included                               | \$183.75           |
| <b>Second Opinion Consult</b>               | Included                               | \$70.00            |
| <b>TOTAL monthly cost for all employees</b> |  | <b>\$20,916.81</b> |
| <b>TOTAL monthly cost per Employee</b>      |  | <b>\$400.00</b>    |

### Notes:

- This Quote Summary does not create any contractual liability.
- See below for a summary of the Viver Extended Health Care and Dental Care Benefits plans.

## NEXT STEPS

- Contact your advisor to proceed with this Quote; **or**
- Sign back in to your [www.viverbenefits.ca](http://www.viverbenefits.ca) site.
  - Review the quote and select “**Proceed**” to complete the sale.



## COMPARE VIVER HEALTH PLANS

Choose a plan that's right for you!

### Extended Health Care (EHC) Plans

|                                     | Revive  | Thrive  | Energize   |
|-------------------------------------|---|---|--|
| <b>Benefit Year</b>                 | Calendar year   | Calendar year   | Calendar year  |
| <b>Deductible</b>                   | Single - \$0<br>Family - \$0  | Single - \$0<br>Family - \$0  | Single - \$0<br>Family - \$0   |
| <b>Co-Insurance</b>                 | <b>Drugs - 70%</b><br><b>Other EHC services - 80%</b><br>Hospital/convalescent care - 100%<br>Emergency out of Canada - 100%<br>Out of Canada referral - 50%<br>Vision care - no coverage   | <b>Drugs - 80%</b><br><b>Other EHC services - 90%</b><br>Hospital/convalescent care - 100%<br>Emergency out of Canada - 100%<br>Out of Canada referral - 50%<br>Vision care - no coverage   | <b>Drugs - 90%</b><br><b>Other EHC services - 100%</b><br>Hospital/convalescent care - 100%<br>Emergency out of Canada - 100%<br>Out of Canada referral - 50%<br><b>Vision care - 100%</b>   |
| <b>Drug Plan</b>                    | Standard drug formulary<br>Pay direct drug card<br>Mandatory Generic Equivalent Only<br>Pharmacy dispensing fee maximum: Reasonable and customary<br><b>Drug annual maximum - \$5,000</b><br>Anti-smoking drugs - no coverage<br>Fertility drugs - no coverage<br>Anti-obesity drugs - no coverage<br>Sexual dysfunction drugs - no coverage<br>* for Quebec residents who are working - the EHC termination age will not apply to drugs, in accordance with RAMQ legislation | Standard drug formulary<br>Pay direct drug card<br>Mandatory Generic Equivalent Only<br>Pharmacy dispensing fee maximum: Reasonable and customary<br><b>Drug annual maximum - \$7,500</b><br>Anti-smoking drugs - no coverage<br>Fertility drugs - no coverage<br>Anti-obesity drugs - no coverage<br>Sexual dysfunction drugs - no coverage<br>* for Quebec residents who are working - the EHC termination age will not apply to drugs, in accordance with RAMQ legislation | Standard drug formulary<br>Pay direct drug card<br>Mandatory Generic Equivalent Only<br>Pharmacy dispensing fee maximum: Reasonable and customary<br><b>Drug annual maximum - \$10,000</b><br>Anti-smoking drugs - no coverage<br>Fertility drugs - no coverage<br>Anti-obesity drugs - no coverage<br>Sexual dysfunction drugs - no coverage<br>* for Quebec residents who are working - the EHC termination age will not apply to drugs, in accordance with RAMQ legislation |
| <b>Hospital / Convalescent Care</b> | Hospital room accommodation - semi-private<br>(daily dollar max - reasonable and customary expenses)<br>Convalescent care - 180 days per occurrence<br>(daily dollar max - unlimited)   | Hospital room accommodation - semi-private<br>(daily dollar max - reasonable and customary expenses)<br>Convalescent care - 180 days per occurrence<br>(daily dollar max - unlimited)   | Hospital room accommodation - semi-private<br>(daily dollar max - reasonable and customary expenses)<br>Convalescent care - 180 days per occurrence<br>(daily dollar max - unlimited)  |
| <b>Home nursing care</b>            | \$10,000 per year   | \$10,000 per year   | \$10,000 per year  |



|                                   | Revive   | Thrive   | Energize   |
|-----------------------------------|--|--|--|
| <b>Paramedical Practitioners</b>  | <p>Acupuncturist – no coverage</p> <p>Audiologist – no coverage</p> <p>Chiropractor - \$300 per year</p> <p>Massage Therapist – no coverage</p> <p>Naturopath/Homeopath - no coverage</p> <p>Nutritionist/Dietitian - no coverage</p> <p>Occupational Therapist - no coverage</p> <p>Osteopath - no coverage</p> <p>Physiotherapist/Athletic Therapist - \$300 per year</p> <p>Podiatrist/Chiropodist - no coverage</p> <p>Psychologist/Psychotherapist/Social Worker/Clinical Counsellor - \$500 per year</p> <p>Speech Therapist – no coverage</p>   | <p><b>Acupuncturist - \$300 per year</b></p> <p><b>Audiologist - \$300 per year</b></p> <p><b>Chiropractor - \$300 per year</b></p> <p>Massage Therapist - no coverage</p> <p><b>Naturopath/Homeopath - \$300 per year</b></p> <p><b>Nutritionist/Dietitian - \$300 per year</b></p> <p><b>Occupational Therapist - \$300 per year</b></p> <p><b>Osteopath - \$300 per year</b></p> <p>Physiotherapist/Athletic Therapist - \$300 per year</p> <p><b>Podiatrist/Chiropodist - \$300 per year</b></p> <p>Psychologist/Psychotherapist/Social Worker/Clinical Counsellor - \$500 per year</p> <p><b>Speech Therapist - \$300 per year</b></p>  | <p><b>Acupuncturist - \$500 per year</b></p> <p><b>Audiologist - \$500 per year</b></p> <p><b>Chiropractor - \$500 per year</b></p> <p><b>Massage Therapist - \$500 per year</b></p> <p><b>Naturopath/Homeopath - \$500 per year</b></p> <p><b>Nutritionist/Dietitian - \$500 per year</b></p> <p><b>Occupational Therapist - \$500 per year</b></p> <p><b>Osteopath - \$500 per year</b></p> <p><b>Physiotherapist/Athletic Therapist- \$500 per year</b></p> <p><b>Podiatrist/Chiropodist - \$500 per year</b></p> <p>Psychologist/Psychotherapist/Social Worker/Clinical Counsellor - \$500 per year</p> <p><b>Speech Therapist - \$500 per year</b></p>  |
| <b>Eye Exams</b>                  | No coverage  | <p><b>Adult maximum - one exam per person per 24 months</b></p> <p><b>Child maximum - one exam per person per 12 months</b></p>  | <p><b>Adult maximum – one exam per person per 24 months</b></p> <p><b>Child maximum – one exam per person per 12 months</b></p>  |
| <b>Vision Care</b>                | No coverage  | No coverage  | <p><b>Adult maximum - \$200 per person per 24 months</b></p> <p><b>Child maximum - \$200 per person per 12 months</b></p>  |
| <b>Other Health Care Benefits</b> | <p>Ambulance services included</p> <p>Diabetic supplies – unlimited</p> <p>Hair pieces - \$200 per lifetime</p> <p>Hearing aids - \$500 per 5 years</p> <p>Orthopaedic shoes and orthotics - \$300 combined per year</p> <p>Speech aids - \$1,000 per lifetime</p> <p>Therapeutic equipment - \$5,000 per piece per lifetime</p> <p>Diagnostic laboratory expenses - \$500 per year</p> <p>Each prosthetic limb and each artificial eye - \$25,000 per lifetime</p> <p>Prosthetic socks - 5 pair per year</p> <p>Hair piece following surgery or treatment - \$200 per lifetime</p> <p>External breast prosthesis (mastectomy forms) - 2 per 24 months</p> <p>Surgical brassieres – 2 per year</p> <p>Graduated compression hose - 2 pair per year</p> | <p>Ambulance services included</p> <p>Diabetic supplies – unlimited</p> <p>Hair pieces - \$200 per lifetime</p> <p>Hearing aids - \$500 per 5 years</p> <p>Orthopaedic shoes and orthotics - \$300 combined per year</p> <p>Speech aids - \$1,000 per lifetime</p> <p>Therapeutic equipment - \$5,000 per piece per lifetime</p> <p>Diagnostic laboratory expenses - \$500 per year</p> <p>Each prosthetic limb and each artificial eye - \$25,000 per lifetime</p> <p>Prosthetic socks - 5 pair per year</p> <p>Hair piece following surgery or treatment - \$200 per lifetime</p> <p>External breast prosthesis (mastectomy forms) - 2 per 24 months</p> <p>Surgical brassieres – 2 per year</p> <p>Graduated compression hose - 2 pair per year</p> | <p>Ambulance services included</p> <p>Diabetic supplies – unlimited</p> <p>Hair pieces - \$200 per lifetime</p> <p>Hearing aids - \$500 per 5 years</p> <p>Orthopaedic shoes and orthotics - \$300 combined per year</p> <p>Speech aids - \$1,000 per lifetime</p> <p>Therapeutic equipment - \$5,000 per piece per lifetime</p> <p>Diagnostic laboratory expenses - \$500 per year</p> <p>Each prosthetic limb and each artificial eye - \$25,000 per lifetime</p> <p>Prosthetic socks - 5 pair per year</p> <p>Hair piece following surgery or treatment - \$200 per lifetime</p> <p>External breast prosthesis (mastectomy forms) - 2 per 24 months</p> <p>Surgical brassieres – 2 per year</p> <p>Graduated compression hose - 2 pair per year</p> |



|  | Revive   | Thrive   | Energize   |
|--|--|--|--|
| <b>Overall Maximum (excluding emergency out of Canada)</b> | Unlimited  | Unlimited  | Unlimited  |
| <b>Travel Insurance</b>                                    | Maximum duration per trip<br>- 90 days<br>Maximum claim<br>- \$5,000,000 per lifetime<br>Out of Canada Referral<br>- \$15,000 per lifetime<br>Travel benefits plus - included  | Maximum duration per trip<br>- 90 days<br>Maximum claim<br>- \$5,000,000 per lifetime<br>Out of Canada Referral<br>- \$15,000 per lifetime<br>Travel benefits plus - included  | Maximum duration per trip<br>- 90 days<br>Maximum claim<br>- \$5,000,000 per lifetime<br>Out of Canada Referral<br>- \$15,000 per lifetime<br>Travel benefits plus - included  |
| <b>Travel Benefits Plus</b>                                | Emergency medical transportation*<br>In flight medical attendant*<br>Return transportation for family members*<br>In flight bedside attendance*<br>Vehicle return<br>- Up to \$3,000 Canadian<br>Out of pocket allowance<br>- Up to \$2,500 Canadian<br>Return of remains<br>- Up to \$10,000 Canadian<br>Identification of deceased<br>- economy airfare of family member<br>*Reasonable and customary expenses apply | Emergency medical transportation*<br>In flight medical attendant*<br>Return transportation for family members*<br>In flight bedside attendance*<br>Vehicle return<br>- Up to \$3,000 Canadian<br>Out of pocket allowance<br>- Up to \$2,500 Canadian<br>Return of remains<br>- Up to \$10,000 Canadian<br>Identification of deceased<br>- economy airfare of family member<br>*Reasonable and customary expenses apply | Emergency medical transportation*<br>In flight medical attendant*<br>Return transportation for family members*<br>In flight bedside attendance*<br>Vehicle return<br>- Up to \$3,000 Canadian<br>Out of pocket allowance<br>- Up to \$2,500 Canadian<br>Return of remains<br>- Up to \$10,000 Canadian<br>Identification of deceased<br>- economy airfare of family member<br>*Reasonable and customary expenses apply |
| <b>Survivor Benefit</b>                                    | 24 months  | 24 months  | 24 months  |
| <b>Termination Age</b>                                     | 75 (70 if no Basic Life)   | 75 (70 if no Basic Life)   | 75 (70 if no Basic Life)   |
| <b>Waiver of Premium</b>                                   | Not covered  | Not covered  | Not covered  |



## Dental Plans

|  | Revive   | Thrive   | Energize   |
|--|--|--|--|
| <b>Benefit Year</b>                        | Calendar year  | Calendar year  | Calendar year  |
| <b>Deductible</b>                          | Single - \$0    Family - \$0   | Single - \$0    Family - \$0   | Single - \$0    Family - \$0   |
| <b>Co-Insurance</b>                        | <b>Basic - 80%</b><br><b>Endo/Perio - 80%</b><br>Major - no coverage<br>Ortho - no coverage  | <b>Basic - 90%</b><br><b>Endo/Perio - 90%</b><br><b>Major - 50%</b><br>Ortho - no coverage   | <b>Basic - 90%</b><br><b>Endo/Perio - 90%</b><br><b>Major - 50%</b><br><b>Ortho - 50%</b>  |
| <b>Benefit Maximums</b>                    | <b>Basic and endo/perio - combined \$1,000 per benefit year</b>  | <b>Basic, endo/perio, and major - combined \$1,500 per benefit year</b>  | <b>Basic, endo/perio, major and ortho - combined \$2,000 per benefit year</b>  |
| <b>Dental Fee Guide</b>                    | Current year   | Current year   | Current year   |
| <b>Basic Restorative Services</b>          | Recall exams<br>- 1 per 12 months<br>Cleaning - 1 per 12 months<br>Bitewing - 2 per 12 months<br>Fluoride treatments<br>- 1 per 12 months for children up to the age of 21<br>no coverage for adults<br>Complete x-rays<br>- 1 per 24 months<br>Complete exams<br>- 1 per 36 months<br>Reline/repair dentures<br>- 1 per 36 months<br>Oral hygiene instruction<br>- no coverage<br>Pit and fissure sealants<br>- available for children up to age 14 | Recall exams<br>- 1 per 12 months<br>Cleaning - 1 per 12 months<br>Bitewing - 2 per 12 months<br>Fluoride treatments<br>- 1 per 12 months for children up to the age of 21<br>no coverage for adults<br>Complete x-rays<br>- 1 per 24 months<br>Complete exams<br>- 1 per 36 months<br>Reline/repair dentures<br>- 1 per 36 months<br>Oral hygiene instruction<br>- no coverage<br>Pit and fissure sealants<br>- available for children up to age 14 | Recall exams<br>- 1 per 12 months<br>Cleaning - 1 per 12 months<br>Bitewing - 2 per 12 months<br>Fluoride treatments<br>- 1 per 12 months for children up to the age of 21<br>no coverage for adults<br>Complete x-rays<br>- 1 per 24 months<br>Complete exams<br>- 1 per 36 months<br>Reline/repair dentures<br>- 1 per 36 months<br>Oral hygiene instruction<br>- no coverage<br>Pit and fissure sealants<br>- available for children up to age 14 |
| <b>Endodontic and Periodontic Services</b> | Periodontic scaling - 8 units<br>Root planing - 8 units<br>Occlusal adjustment and equilibration<br>- 8 units per benefit year   | Periodontic scaling - 8 units<br>Root planing - 8 units<br>Occlusal adjustment and equilibration<br>- 8 units per benefit year   | Periodontic scaling - 8 units<br>Root planing - 8 units<br>Occlusal adjustment and equilibration<br>- 8 units per benefit year   |
| <b>Major Restorative Services</b>          | No coverage  | <b>Crowns, onlays, dentures, bridges and implants - included with replacement after 5 years</b><br><b>Missing tooth exclusion</b>  | <b>Crowns, onlays, dentures, bridges and implants - included with replacement after 5 years</b><br><b>Missing tooth exclusion</b>  |
| <b>Orthodontic Services</b>                | No coverage  | No coverage  | <b>Covers dependent children up to the age of 19</b>   |
| <b>Survivor Benefit</b>                    | 24 months  | 24 months  | 24 months  |
| <b>Termination Age</b>                     | 75 (70 if no Basic Life)   | 75 (70 if no Basic Life)   | 75 (70 if no Basic Life)   |
| <b>Waiver of Premium</b>                   | Not covered  | Not covered  | Not covered  |





## GLOSSARY

This Glossary provides a summary of the benefit offerings that are available to build your personalized plan design. Note that not all coverages listed below may be included in your chosen plan design. See your Quote Summary to review the benefits that you have chosen.

### **Basic Life Insurance** *(Underwritten by Co-operators)*

Provides financial assistance to the beneficiaries of the deceased plan member. It is payable upon the plan member's death, to the beneficiaries the plan member has elected, while the coverage is in force.

### **Accidental Death & Dismemberment** *(Underwritten by Co-operators)*

Accidental Death and Dismemberment (AD&D) provides financial assistance for plan members in the case of an accident. In the case of death of the plan member, the benefit is paid to the beneficiary elected by the plan member. All other AD&D benefits will be paid to the plan member.

### **Critical Illness Benefit** *(Underwritten by Co-operators)*

Critical Illness (CI) provides plan members with coverage for critical illnesses and pays the plan member a tax-free lump sum benefit if they are medically diagnosed with one of the illnesses covered by the policy.

### **Dependent Life Benefit** *(Underwritten by Co-operators)*

The Dependent Life benefit provides the plan member with financial assistance in the event of a death of an eligible dependent.

Eligible dependent is defined as:

- Legal or common-law spouse (minimum 12 months co-habitation) with whom the plan member is living with,
- Children living with the plan member under the age of 21 and not working more than 20 hours per week or a full-time student under the age of 25 (26 if resident of Quebec).

### **Dependent Critical Illness Benefit** *(Underwritten by Co-operators)*

The Dependent Critical Illness benefit provides plan members' eligible dependents with coverage when medically diagnosed with one of the illnesses covered by the policy.

### **Health Care Spending Account (HCSA or HSA)** *(Administered by Co-operators)*

Based on your group plan design, the plan sponsor deposits a set amount into each plan member's HCSA. Plan members can use the funds to pay for or top up certain health, dental and vision care expenses that are not covered by the group benefits plan or by the provincial health care plan.



Plan sponsor contributions and administration expenses related to the HCSA are a tax-deductible business expense for the company. Expenses reimbursed through the HCSA are non-taxable to plan members. Quebec residents are taxed at the provincial level on funds used to pay for eligible expenses.

### **Personal Spending Account (PSA)** *(Administered by Co-operators)*

Based on your group plan design, the plan sponsor deposits a set amount into each plan member's PSA. Plan members can use the funds towards reimbursement of health and wellness expenses that are not covered by other benefit plans.

PSA claim reimbursements (including those incurred by any dependents) are a taxable benefit to the plan member.

### **Extended Health Care Benefits**

Extended Health Care Benefits provide coverage for plan members and their dependents through reimbursement for medical expenses and treatments that are not covered by their provincial health care plan, such as prescription medicine and therapists.

### **Dental Care Benefits**

Dental Care Benefits provide coverage for plan members and their dependents through reimbursement for dental expenses and treatments to promote better oral health.

### **Employee Assistance Program (EAP)** *(Co-operators offers Employee Assistance Services in association with LifeWorks)*

An EAP, or employee assistance program, is a 24/7/365 voluntary and confidential service to help plan members who have personal concerns that affect their personal well-being and/or work performance.

### **Second Opinion Consult (SOC)** *(Co-operators offers Second Opinion Consult in association with World Care International Inc)*

Second Opinion Consult (SOC) services specialize in medical and mental health advisory assistance. These services provide plan members and their families with the ability to have their diagnoses and treatment plans evaluated confidentially and securely by world class physician specialists.

A second opinion confirms or modifies an original diagnosis and treatment plan and provides this information to patients and their physicians. This enables patients to receive input from specialists in collaboration with their local attending physician but without the expense and anxiety of leaving home. SOC services assist plan members and their families to make informed decisions about their treatment options.



## DISCLAIMERS

You are not under any obligation to purchase this product.

If you would like to discuss this product with an insurance advisor, or have any questions about these group insurance products, a licensed insurance advisor is available to talk with you.

Moreover, if the products described above do not meet your needs, or if you would like to discuss a type of coverage not directly offered on this platform, our licensed insurance advisors are here to discuss them.

Your advisor is **Viver Health**. Please contact them if you have any questions or wish to proceed with this quote.

A licensed insurance advisor can also be reached by calling **1-855-633-4971** or by sending us a request in the **Contact Us** page on the Viver quoting site.

Viver and its advisors are compensated by a sales commission on policies sold and from which they may also receive a renewal (or service) commission on policies that remain active. Commissions are paid by the company that provides the product you purchased. If sales reach a certain level, Viver and its advisors may be eligible for additional compensation, such as bonuses and conferences.

Please ensure that you do not terminate any existing coverages until you have completed your payment. Once you complete the payment, please ensure any existing coverages terminate the day before this plan takes effect.

### Quoted Premium

- Rates do not include provincial sales tax (if applicable).
- Rates for your last saved quote are valid for 30 days and will apply at the effective date of coverage provided a change in demographics does not exceed 20% between now and the effective date.

Note that changes to the information you entered for your saved quote (industry, population information, province and effective date) will cancel the Saved Quote.



## **Rate Guarantee Period**

- 24 months from effective start date of plan.
- We reserve the right to adjust the rates if one of the following occurs after the effective date of the group:
  - A variance of more than 20% occurs in the demographics within 12 months after the effective date.
  - When combined Extended Health Care and Dental paid claims over paid premium exceeds 130%.
  - Changes to the plan coverages have been requested.
  - There is a change in government legislation or the insurance regulatory landscape which changes the risk.

Group benefits are underwritten by Co-operators Life Insurance Company and distributed and administered by Viver Health Inc.<sup>TM</sup>.

Please refer to your policy contract for applicable coverage limitations and exclusions. Viver is committed to protecting the privacy, confidentiality, accuracy, and security of the personal information that we collect, use, retain and disclose in the course of conducting our business. Please refer to our privacy policy at [viverbenefits.ca](https://viverbenefits.ca) for more information.

