



Group Benefits for eXp Realty Canada Inc.



January 2026

1 | Page

Flexible Plan Design Options

As a leading Group Benefits provider that supports many different industries, we understand the need for versatility and flexibility in our product offerings. Every client has different needs, which is why we have multiple coverage levels for independent contractors to choose from.

Three coverage levels

Each plan member can select the plan that best fits their needs.

Plan members can choose between; Sapphire, Emerald, and Diamond, and have the option to enhance their coverage by adding; Optional Life, Optional Accidental Death and Dismemberment (AD&D), or Optional Critical Illness (CI) to their plan.

Plan members can change between coverage level options every two (2) years. After which, they may move up or down one level. If the plan member has had a life event, then they may change their coverage level within 31 days of the event. The participating contractor may add their associates and support staff to the plan. Those staff members may select from any of the three (3) coverage options.

Should a plan member leave the plan, they will be eligible to rejoin after three (3) years.

Plan members must stay on the plan for a minimum of 1 year, unless terminated from the company.

At-a-glance plan design details

- Available for actively working full time and part time employees as well as their dependents.
- Coverage available until age 75 or retirement (whichever comes first).
- The Plan member must be under age 70 on their hire date to be eligible to join the plan.
- A minimum of 10% of the eligible plan members are required to join the plan.
- Access to a Pay-direct Drug Card and Travel Assistance Card.
- Each plan member will be billed individually, and payment will be collected through monthly Pre-authorized Debit (PAD).
- Claim reimbursements will be made through Electronic Fund Transfers (EFT) directly to the plan members bank account.

Coverage Enrolment Date

Enrolment after April 1st, 2024:

- We will accept applications for new contractors within 31 days of their start date without medical evidence. Any applications received after 31 days will require medical evidence.
- We will accept applications for existing contractors; however, medical evidence will be required.

Should a plan member choose to cancel your plan, we will require 30-days written notice. Cancellation only happens on the first of every month.

The plan will renew yearly on January 1st.

2 Easy Steps to Enroll

Step 1: Choose one of the plan options, Sapphire, Emerald or Diamond.

Step 2: Complete the enrolment form and submit to Northern Financial Group.

Plan Options

	Sapphire	Emerald	Diamond
Life and Accidental Death and Dismemberment (AD&D) Included in all			
Schedule	\$50,000 (flat)		
Non-Evidence Maximum	\$50,000		
Overall Maximum	\$50,000		
Reduction	At age 65: reduce by 50%		
Termination Age	At age 75 or at retirement (whichever comes first)		
Additional Benefits Included in all			
Paralysis Benefit	200% of Life coverage Includes: Quadriplegia, Paraplegia and Hemiplegia		
Critical Disease Benefit	10% of Life coverage up to a maximum of \$50,000 Termination age is age 65 Includes: Amyotrophic Lateral Sclerosis (ALS), Alzheimer's, Diabetes (type 1), Huntington's Chorea, Multiple Sclerosis (MS), Necrotizing Fasciitis, Parkinson's, Peripheral Vascular and Poliomyelitis		
Prenatal Benefit	Funeral expenses up to the child amount of dependent life insurance		
Dependent Life Included in all			
Spouse	\$10,000		
Child(ren)	\$5,000		
Termination Age	At age 75 or at retirement (whichever comes first)		

Extended Health Care Plan Options

	Sapphire	Emerald	Diamond
Extended Health Care (EHC)			
Deductible	\$200 per certificate, per calendar year		
Drug Coverage (Pay-direct Drug Card)	70%	80%	90%
Drug Maximum	\$1,500 per certificate, per year	\$3,000 per certificate, per year	\$7,500 per certificate, per year
	Note: Quebec residents - drug maximum will not apply to drugs listed on the RAMQ basic drug plan formulary.		
Dispensing Fee Cap	\$7.00 per prescription		
Formulary	Mandatory Generic Pricing Program		
Hospital	100% coinsurance, Semi-Private		
Health Care Coinsurance	70%	80%	90%
Paramedical Practitioners	\$300 per insured, per practitioner, per year *Max of \$750 per certificate	\$400 per insured, per practitioner, per year *Max of \$1,000 per certificate	\$500 per insured, per practitioner, per year *Max of \$1,500 per certificate
Private Duty Nursing	\$10,000		
Ambulance Services	Included		
Hearing Aids	\$500 per 5 years		
Orthopedic Shoes and Orthotics	\$300 combined per year		
Speech Aids	\$1,000 per lifetime		
Diagnostic Laboratory	\$500 per year		

Extended Health Care Plan Options

	Sapphire	Emerald	Diamond
Extended Health Care (EHC) Continued			
Vision Care	Not covered	100% coinsurance Adult: \$100 per 24 months Child: \$100 per 12 months	100% coinsurance Adult: \$200 per 24 months Child: \$150 per 12 months
Eye Exam	Adult: \$100 per 24 months Child: \$100 per 12 months		
Emergency Out-of-Country Travel Assistance	100% \$2,000,000 maximum per incident, per insured, per trip Duration maximum: 90 days		
Emergency Assistance Program	50% coinsurance \$15,000 maximum per lifetime		
Termination Age	At age 75 or at retirement (whichever comes first)		

Dental Care Plan Options

	Sapphire	Emerald	Diamond
Dental Care			
Deductible	\$100 per certificate, per calendar year		
Basic Coverage	80%	90%	100%
Major Coverage	Not covered	50%	50%
Basic and Major combined maximum	\$750 per insured, per year	\$1,000 per insured, per year	\$2,000 per insured, per year
Recall Exam	1 per 9 months		
Periodontic Scaling	8 units		
Termination Age	At age 75 or at retirement (whichever comes first)		

*You must select the same option for both Health and Dental, i.e. Sapphire Health and Dental plan.

Total Monthly Plan Rates

Alberta, Ontario and the Atlantic provinces

	Sapphire	Emerald	Diamond
Single	146.72	160.90	212.50
Couple	275.72	307.69	413.02
Family	383.11	425.75	567.87

British Columbia, Manitoba and Saskatchewan

	Sapphire	Emerald	Diamond
Single	122.94	134.49	177.11
Couple	231.15	255.23	342.25
Family	320.44	352.30	469.03

Quebec:

	Sapphire	Emerald	Diamond
Single	178.48	195.84	259.40
Couple	340.38	380.30	511.78
Family	474.44	527.68	705.10

*Note, the rates do not include taxes.

*Effective February 1st, 2026.

Summary

We are thrilled to partner with you as your Group Benefits provider. You will find that we are professional, knowledgeable, responsive, and committed to providing the best Group Benefits programs in the industry. We offer tremendous value with our robust suite of products and services delivered by a highly engaged team and supported by our state-of-the-art technology. We are a very cost-competitive, environmentally conscious and community focused organization that is proud of our co-operative values and rich history - we always put our clients first! We look forward to the opportunity to work with you.

Ready to Apply?

Please use the link below to complete a digital enrolment form via the digital platform SignNow. Once you click the link, you are required to provide your email address and then click on "Send Invite" so that we can send the form to you directly to complete.

[eXp Realty Enrolment form](#)

Once you complete the form, we will have a copy of it on our end, so there is nothing more you need to do. There is a processing time of 10 to 15 business days for The Co-Operators to complete your enrolment. You will receive a welcome email from The Co-Operators with your package information and instructions on how to access Benefits Now® for Plan Members.

For any questions or further information on enrollment, please contact us at:

www.northernfinancialgroup.ca 1-888-770-8811



Optional Add On Benefits Coverage

	Sapphire	Emerald	Diamond
Optional Life Insurance			
Benefit	Units of \$10,000 up to a maximum of \$500,000		
Health Evidence Required			
Coverage Available	Plan member and/or spouse		
Termination Age	At age 70 or at retirement (whichever comes first)		
Optional AD&D (Accidental Death & Dismemberment)			
Benefit	Units of \$10,000 up to a maximum of \$300,000		
Health Evidence Not Required			
Coverage Available	Single or Family plan		
Termination Age	At age 70 or at retirement (whichever comes first)		
Optional Critical Illness			
Benefit	Single or Couple plan: Units of \$5,000 up to a maximum of \$250,000 Child: Units of \$5,000 up to a maximum of \$25,000		
Single and Couple: Health Evidence Required Child: Subject to pre-existing condition exclusion			
Event Type	Single		
Covered Illness	Single		
Conversion	Not covered		
Pre-existing condition exclusion	Applies to child only (24/24)		
Waiver of Premium	Included		
Termination Age	At age 70 or at retirement (whichever comes first)		

Optional Life Rates

Age	Male		Female	
	Smoker	Non-Smoker	Smoker	Non-Smoker
Below age 30	0.065	0.040	0.054	0.034
30 to 39	0.093	0.046	0.080	0.041
40 to 44	0.207	0.093	0.141	0.060
45 to 49	0.381	0.169	0.262	0.113
50 to 54	0.608	0.307	0.400	0.193
55 to 59	0.915	0.438	0.560	0.277
60 to 64	1.241	0.678	0.781	0.480
65 to 69	2.136	1.171	1.345	0.831

Optional AD&D Rates

Single	\$0.040 per 1,000
Family	\$0.065 per 1,000

Optional Critical Illness Rates

Available for Single and Couple options - Single Event

Age	Male		Female	
	Smoker	Non-Smoker	Smoker	Non-Smoker
Below age 19	0.284	0.246	0.269	0.243
20 to 24	0.284	0.246	0.269	0.243
25 to 29	0.316	0.270	0.300	0.269
30 to 34	0.409	0.301	0.336	0.304
35 to 39	0.548	0.351	0.488	0.360
40 to 44	0.814	0.462	0.753	0.472
45 to 49	1.314	0.645	1.155	0.656
50 to 54	2.208	0.968	1.708	0.877
55 to 59	3.769	1.668	2.637	1.314
60 to 64	5.471	2.443	3.606	1.812
65 to 69	7.928	3.521	4.858	2.412

*Note: Rates include premium tax.

Digital Experience

We are one of few Canadian insurers to use a single system to process Pay-direct Drug, Extended Health Care, Dental, Personal Spending Account and Health Care Spending Account claims, reducing turn-around times and increasing flexibility for your plan members. Our system gives us complete control of the claims process from start to finish, which means we can process higher volumes of claims in less time.

Benefits Now® for Plan Members

Our Benefits Now® for Plan Members online self-service portal is an easy way for plan members to submit Health and Dental claims, find answers to routine questions about their coverage, view their claims history and access comprehensive health and wellness information. Plan members can access Benefits Now® for Plan Members 24 hours a day, seven (7) days a week. They can securely submit their Health and Dental claims to Co-operators using e-claim submission, which incorporates co-ordination of benefits with both provincial and private programs.

Benefits Now® mobile app

Freedom and convenience are only the beginning of the Benefits Now® mobile app experience. It is user-friendly, fast, and secure. Simply open the app and easily navigate through your policy information, personal profile, coverage summary, benefit maximums and plan member claims. You can track your pending and processed claims, view your drug card, and manage your list of registered providers. Our mobile app accommodates coordination of benefits (COB) claims submission, making it easier and faster to have your claim paid.

Convenient Services

We pride ourselves on our commitment to our clients, ensuring that our clients are supported with high service standards and on-going communication.

Plan members will have access to our fully bilingual Group Client Service Centre which can be contacted either through our toll-free number or through our secure Ask a Question feature within our Benefits Now® for Plan Members portal. Our Group Client Service Centre is available Monday to Friday between 8:00 a.m. and 8:00 p.m. ET.

Group Client Service Centre Standards

Call promptness: calls answered within the first 60 seconds. Our benchmark is 80%.

First call resolution: number of calls resolved within the first call; our standard is 80%.

Participant satisfaction: all participants contacting Co-operators call centre are invited to complete a satisfaction survey; our standard is 85% satisfaction.

Transaction accuracy: number of accurate transactions divided by the total number of transactions in each deliverable; our standard is 99%.

Ask a Question inquiries: our service standard for online inquiries is to respond within 24 hours. Our benchmark is 93%.

Claims accuracy and service standards

Extended Health Care and Dental Claims:

- Accuracy target level is 98%
- Service standard is 90% within five (5) business days

Life and AD&D Claims:

- Service standard is five (5) business days from receipt of claims documents

Convenient Services Continued

Our commitment to you

Excellent claims management and adjudication practices: our Benefits Now® for Plan Members platform automatically processes most Pay-direct Drug and Extended Health Care claims, reducing turn-around times.

Dedicated client support including:

- electronic claims submission
- exceptional risk management
- excellent claims management and adjudication practices
- Benefits Now® user training sessions
- Fully bilingual client service representatives