

Benefits Plans

Designed for Your Team.

We offer **benefits that fit your business**, whether you have a team of 5 or 500 employees, **we have a plan for you.**

Life Insurance

The Life Insurance benefit provides **basic financial protection** to your employees' (plan member) beneficiaries **if the employee dies.**

The **coverage amount** can be based on your **employees' earnings** (graded), or as a **flat amount.**

Accidental Death & Dismemberment

Accidental Death and Dismemberment (AD&D) provides an **additional benefit** if an employee dies, loses the use of a limb, becomes paralyzed, or loses hearing, speech or sight as the **result of an accident.**

The AD&D benefit will generally **match the Life Insurance schedule** and the coverage amount.

Dependent Life

Dependent Life Insurance provides **financial support** for your employee in the **event of a covered spouse or child's death.** This benefit is paid out as a **flat amount.**

Critical Illness

Critical Illness Insurance (CI) pays a **flat lump sum** to the employee (and/or covered spouse & dependent) if they are **diagnosed with a major illness included in their plan.** This benefit was designed to help cover medical costs, travel fees for treatment, and more.

Short Term Disability (STD)

Short Term Disability (STD) Insurance provides **replacement of lost income** if your employee is **temporarily unable to work** because of illness or injury.

The plan provides coverage until the time when the employee is able to return to work, the benefit period ends, or until eligibility for their Long Term Disability benefit begins.

Long Term Disability (LTD)

Long Term Disability (LTD) Insurance provides **replacement of lost income** if your employee is **unable to work for a prolonged period of time** because of illness or injury. This benefit begins once the waiting period is fulfilled and/or if Short Term Disability coverage ends.

The plan provides coverage until the time when a member is able to return to work, or you can choose to offer coverage for 2 years, 5 years, or until age 65.

Extended Health Care (EHC)

Extended Health Care (EHC) helps your employees and their dependents **pay for medical expenses** that are not covered by their provincial plans.

Some of the benefits available to be included under EHC are Major Medical, Prescription Drugs, Paramedical (Massage, Chiropractor, etc), Vision Care, and Out of Country.

Out of Province / Country

This benefit provides coverage for **medical emergencies** your employees may experience while travelling **out of province or out of country.**

You can select if you want to offer **30, 60, or 90 day coverage.**

Dental Care

Dental Care provides coverage for dental services and supplies. These services are grouped into three categories: **Basic, Major Restorative, and Orthodontics.** Some of the services included in these categories are cleanings, fillings, root canals, extractions, crowns, and more.

There is a choice of annual deductible amounts that your employees can pay, as well as a choice of reimbursement amounts, and combined maximums.

Health Plans

Most Loved Benefits

Health Spending Account

A Health Spending Account (HSA) is a **flexible, non-taxable health benefit**. You can set an annual maximum of your choice for your employees. Its primary use is to:

1. **Top-off a service** where an employee's reimbursement amount is less than 100%.
2. **Cover the costs of eligible health expenses not covered** under employees' traditional benefits plan.
3. **Cover the costs of eligible health expenses that have hit their maximum** on employees' traditional benefits plan.

Do you own a small business?

More and more small business owners are turning towards only using Health Spending Accounts for their employee benefits plan instead of an "add on" to their traditional benefits plan.

It's cost-effective, **flexible**, and you only pay for what your employees use!

Lifestyle Spending Account

A Lifestyle Spending Account (LSA) is a **flexible, taxable benefit** (counts as income earned during tax season). You can set an annual maximum of your choice for your employees.

This benefit can be used to **buy certain health goods and services**, specified by you, that are not included in your employees' benefits plan (ex. gym membership, ski passes, fitness tracker, etc).

Employee Family Assistance Program

The Employee Family Assistance Program (EFAP) is a benefit that helps employees and their families with immediate **wellness and mental health care**.

Some of the services EFAP can help with include; counseling & psychotherapy, healthcare navigation, crisis & trauma services, and more.

Financial Awareness

Empower your employees with financial confidence through our partnership with Enriched Academy. Our financial awareness program provides expert-led resources and tools to help individuals take control of their finances, reduce stress, and build a secure future. Some benefits of financial education include:

- Reduced Financial Stress
- Improved Budgeting Skills
- Increased Savings & Wealth Building
- Better Debt Management
- Enhanced Retirement Planning
- Greater Workplace Productivity
- Stronger Financial Confidence

Virtual Healthcare

Your employees never have to leave home again to speak to a registered nurse. We have partnered with multiple providers to provide **virtual healthcare appointments 24/7**. Employees can now get immediate help with:

- Prescription Refills
- Health Advice
- Urgent Care
- Health Management and More!

