

Taking Care of Your Health & Wellness Just Got Easier

Introducing
GroupBenefitz Gig™
Innovative Choice for Individuals & Their Families



Ideal For:

Gig Workers including:

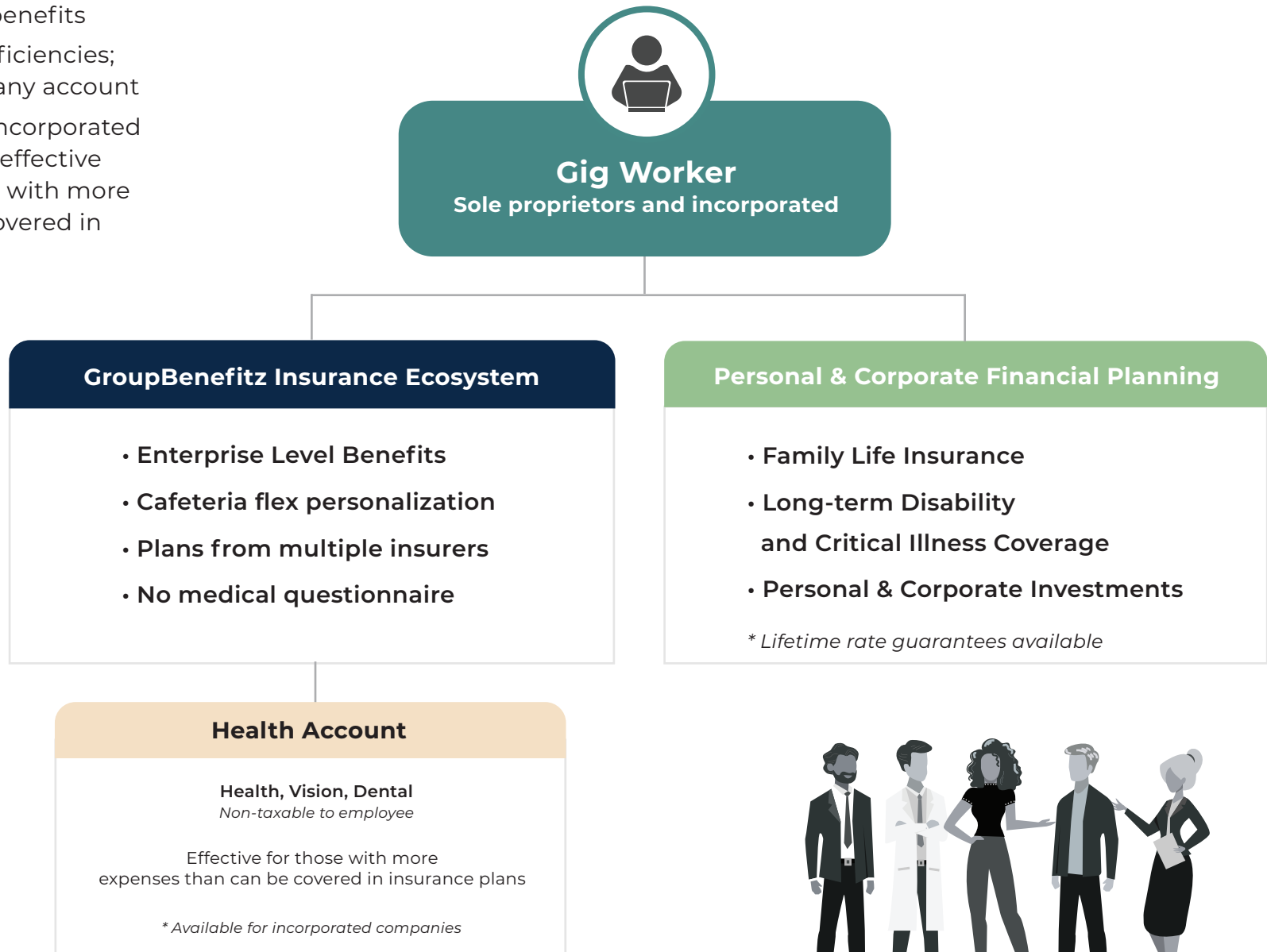
- Freelancers
- Contractors
- Solopreneurs
- Sole Proprietors
- On-Demand Professionals
- Those working a minimum of 20 hours per week.

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.

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™ Classic Health & Dental

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		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	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	90% coverage up to \$300 per practitioner category, per family member per year Reasonable limits as per the insurer apply	100% coverage up to \$500 per practitioner category, per family member per year
	Vision	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	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 \$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	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	50% coverage up to \$1,500 per child per lifetime
	Frequency of Check-Ups	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	Bronze	Silver	Gold <small>*Available in year 2 only</small>
Alberta/Nunavut/Yukon/NWT			
Single	\$97.40	\$123.35	\$158.70
Couple	\$194.80	\$246.75	\$317.40
Family	\$248.81	\$324.32	\$415.32
Atlantic Provinces			
Single	\$121.79	\$154.46	\$198.96
Couple	\$243.56	\$308.97	\$397.91
Family	\$311.56	\$406.63	\$521.21
British Columbia/Manitoba/Saskatchewan			
Single	\$87.18	\$110.33	\$141.85
Couple	\$174.39	\$220.70	\$283.70
Family	\$222.54	\$289.87	\$371.00
Ontario			
Single	\$113.42	\$143.80	\$185.16
Couple	\$226.86	\$287.65	\$370.34
Family	\$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 pre-authorized debit 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.

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 24 month pre-existing condition clause applies	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	Ongoing 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, Orthotherapist, 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	100% 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	\$175.06	\$190.08	\$229.72
Couple	\$328.40	\$357.97	\$437.65
Family	\$402.24	\$450.88	\$557.95
British Columbia/Manitoba/Saskatchewan			
Single	\$143.99	\$157.27	\$189.42
Couple	\$266.11	\$292.53	\$357.20
Family	\$327.64	\$377.56	\$458.63

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 two years 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 pre-authorized debit payment options available
- Stated premiums do not include applicable Provincial Sales Taxes
- Premium rates shown are valid June 1, 2023 to May 31, 2024

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



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	Mind & Body	Complete Wellness
CloudMD Kii Basic 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	✓	✓	✓
CloudMD Kii Full Program	Unlimited access to telemedicine (medical advice, treatment, diagnosis where appropriate, prescriptions, and referrals) with nurses and/or nurse practitioners. Ongoing mental health support including Mental Health Coaching and Cognitive Behavioural Therapy.		✓	✓
LifeSpeak	Expert-led mental health and wellbeing education platform with Ask the Expert web chats, blogs, videos and podcasts.			✓
RxFood	Improving health through food. Take pictures of your food for three days, and the AI-driven app will create custom insights and evidence-based advice to improve your diet. RxFood makes nutrition easy, accurate, and evidence-based.			✓
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	\$15/month	\$20/month

Premium rates change January 1st each year.

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
Medication Review	MedHelper - advice from clinical pharmacists on optimal and safe medication care plans.
Pricing	Single: \$15/month + PST Family: \$30/month + PST

Plan Termination Age: 75 or earlier retirement.

Policy year based on effective date.

Premium rates change June 1st each year.

* 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.

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. <small>See plan booklet for benefit details and amounts</small>	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.
Pricing	\$30/month + PST	\$60/month + PST

- Plan Termination Age: 65 or earlier retirement. Premium rates change April 1st each year.
- 24 month pre-existing condition clause applies. Illnesses (mental/physical) not included under Serious Conditions are not covered.
- Certain high-risk industries not eligible (police, ambulance, explosives manufacturers, underground mining, etc.). Please inquire to confirm eligibility prior to purchase if working in an industry that may be considered above normal accident risks.

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. 36 month pre-existing condition clause applies. Coverage limited to \$500,000 for individuals over age 70.
Expedited Diagnostic Imaging Services	MRI or CT Scans within as few as 72 hours 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.

Plan Options	Executive Health					
Age Category	Under Age 60			Ages 60 - 74		
Coverage	Single	Couple	Family	Single	Couple	Family
Monthly Premium	\$245.83	\$491.67	\$745.83	\$283.33	\$566.67	\$791.67

Premium rates change September 1st each year.

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.

Complete Executive Care (Includes Executive Health)		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). Year-Round Virtual Care membership for the entire family.	
EXAP - Executive Mental Health	Senior level, personal and emotional support is now available. Access industry leader Dr. Warren Shepell and his group of organizational and managerial psychologists and executive coaches. Initial session included.	
Pharmacogenetic Testing	Pillcheck - Find the right drug in the right dosage the first time. 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. 1 every two years	
Diabetes, chronic disease & nutrition	RxFood - Improving health through food. Take pictures of your food for three days, and the AI-driven app will create custom insights and evidence-based advice to improve your diet. RxFood makes nutrition easy, accurate, and evidence-based. 1 per year	
Health Management and Medical Record Storage	Candoo - Supporting cancer and other disease prevention, treatment, caregiving and recovery.	

Plan Options		Complete Executive Care				
Age Category	Under Age 60			Ages 60 - 74		
Coverage	Single	Couple	Family	Single	Couple	Family
Monthly Premium	\$329.17	\$658.33	\$958.33	\$395.83	\$791.67	\$1,041.67

Premium rates change September 1st each year.

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.