

BENEFITS *BY DESIGN*

Value adds



Offering	Summary	Coverage options
<i>Life insurance (insured by The Empire Life Insurance Company)</i>		
People Connect Business Assistance Program (BAP)	People Connect Business Assistance Program (BAP) provides owners/managers one-on-one consultation with accountants, counsellors, lawyers, and Human Resource experts.	Embedded
People Connect	People Connect provides employees with online mental health support and access to therapist-matched video chat counselling.	Embedded
Carepath	Carepath provides employees with health navigation, second opinion services, and cancer navigation assistance.	Embedded
<i>Dependent life insurance (insured by The Empire Life Insurance Company)</i>		
Prenatal Benefit	Prenatal Benefit provides plan members with a benefit amount for funeral expenses following a stillbirth.	Embedded
<i>Accidental death & dismemberment (insured by Industrial Alliance Insurance and Financial Services)</i>		
Critical Disease Benefit	Critical Disease Benefit provides plan members under the age of 65 with a lump sum payment should they be diagnosed with a Covered Disease and become Totally Disabled from the Covered Disease.	Embedded
<i>Critical illness insurance (insured by Industrial Alliance Insurance and Financial Services)</i>		
Multiple Event Coverage	Multiple Event Coverage allows employees to claim multiple times upon diagnosis of unrelated covered conditions.	Embedded
<i>Disability insurance (insured by The Empire Life Insurance Company and available through Empire's 360 Claims Management)</i>		
Internet-based Cognitive Behavioural Therapy (iCBT)	Internet-based Cognitive Behavioural Therapy (iCBT) provides plan members the ability to access the right type of help where and when it is needed, regardless of their physical location.	Embedded
Medaca Health Group	Medaca Group Health provides rapid access to psychiatrists and other mental health professionals for employees who are off work because of a mental health condition. The goal is to deliver an accurate diagnosis, treatment plan, and medication, if needed, to help employees feel better and return to work.	Embedded
Medical Confidence	Medical Confidence provides plan members who are on disability leave with a personalized healthcare navigation service. Through this service, plan members receive specialist care sooner, which can accelerate recovery and return to work. Typically only engaged with long-term disability (LTD) cases.	Embedded
Pillcheck	Pillcheck pharmacogenomics allows physicians to prescribe medications that will deliver the greatest benefit based on the disabled plan member's genetic makeup.	Embedded
Claim Lab Questionnaire	The questionnaire helps us understand non-medical conditions impacting a person's return to work, and gives case managers a more holistic view of the plan member to assist in aligning support services. Typically only engaged with long-term disability (LTD) cases.	Embedded

<i>Human resources information system (HRIS)</i>		
Collage HR	Collage HR streamlines people processes through an easy-to-use Human Resource Information Systems platform, including digital benefits administration integration.	Available at no additional cost to any BBD group with a minimum of \$100 insured premium. Payroll Sync is also available for an extra fee.
<i>Extended health care (insured by GreenShield)</i>		
ALAViDA	ALAViDA gives plan members the privacy to engage in substance use management shame- and stigma-free, without interruption to work.	Fee for Service
Change4Life	Change4Life® portal offers plan members the ability to win prizes for logging activities, signing up for reminders, and participating in courses to improve their health.	Embedded
Daily Burn	Daily Burn offers thousands of workouts on-demand and provides personal fitness guidance, encouragement, and motivation to help those from all levels and lifestyles achieve everyday victories.	Embedded
GenXys Pharmacogenetic Testing and Counselling	GenXys Pharmacogenetic Testing and Counselling offers personalized and optimized medication options, integrating pharmacogenetic data and health information with the best clinical evidence and guidelines available.	Fee for service
KITS	A leading Canadian eyewear e-retailer that offers glasses and contact lenses at affordable prices. It's eyewear shopping from the comfort of home! Just browse and select options from a laptop, phone, or tablet, with delivery right to your door.	Fee for service
Manage My Pain	Manage My Pain has helped thousands of people with conditions like fibromyalgia, migraines, arthritis, or back pain better understand their symptoms and provide evidence of their pain for their doctors, insurance companies, or government agencies.	Embedded
Telemedicine	Plan members and their eligible dependents can connect with a Canadian-licensed doctor for medical care within minutes, from a phone, tablet, or computer – any time, 24/7/365	Fee for service
Phzio	Phzio offers plan members the ability to meet with and complete their physiotherapy treatment program online on any digital device.	Fee for service
Preferred Pharmacies (Costco, Health Depot, and PocketPills)	Access multiple preferred pharmacy solutions, offering additional savings through preferred pricing and lower prescription deductibles and dispensing fees.	Embedded
Tranquility by Inkblot	This innovative program includes digital cognitive behavioural therapy lessons, skill-based exercises and guided-support programs proven to help users reduce and manage symptoms of anxiety, depression, and other mental health concerns.	\$75 for self-guided and \$325 for coach assisted, both covered under Mental Health Parameds

Optional benefits

Optional benefits supplement existing coverage and provide additional protection and security.

Optional life insurance

Insured by The Empire Life Insurance Company

Optional life is available as a top-up to existing life insurance and dependent life insurance coverage through Empire Life.

Optional accidental death & dismemberment (AD&D)

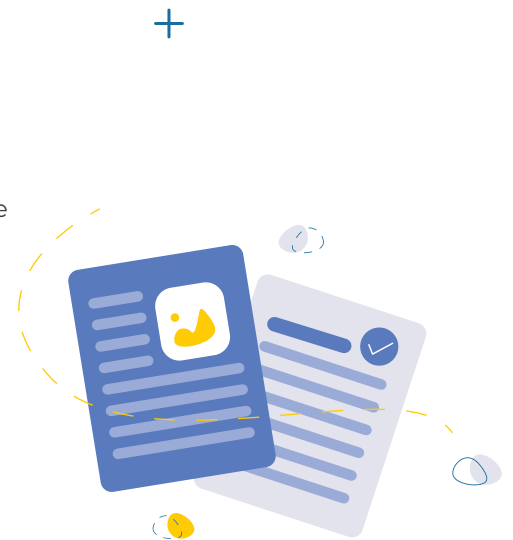
Insured by Industrial Alliance Insurance and Financial Services

Optional accidental death & dismemberment (AD&D) is available as a top-up to an insured plan member's existing AD&D coverage, or to their spouse and dependent children.

Optional critical illness

Insured by Industrial Alliance Insurance and Financial Services

Optional critical illness is available as a top-up to an insured plan member's existing critical illness coverage.



Additional benefits

Additional benefits are available for an added fee.

Diagnostic specialist access insurance (DSAI)

Insured by Industrial Alliance Insurance and Financial Services

Diagnostic specialist access insurance (DSAI) allows plan members on a medical waitlist greater than 21 days, immediate access to diagnostic exams and specialist consultations in Canada.

Fees:

- Single – \$14.50/month
- Couple – \$29.00/month
- Family – \$43.50/month

Employee assistance program (EAP)

Provided through People Corporation

Employee assistance program (EAP) provides plan members and their dependents access to confidential counselling services to discuss work-life challenges.

Fees:

Per employee – \$3.31/month

Virtual Care

Provided by Maple through People Corporation

Virtual Care provides employees and their eligible dependents with direct, online access to a general practitioner via their phones, tablets, or computers, to help manage acute and chronic health issues.

Fees:

Per employee – \$4.47/month

