

ENHANCED BENEFITS



Embedded Enhancements: Services available at no additional cost within the products offered.



Life Insurance

Insured by Empire Life Insurance Company

HumanaCare Medical Second Opinion (MSO) connects plan members facing a serious illness, injury, or surgery with nurses/ doctors for a second opinion.

HumanaCare Business Assistance Program (BAP) provides owners/managers one-on-one consultation with accountants, counsellors, lawyers, and Human Resource experts.



Dependent Life Insurance

Insured by Empire Life Insurance Company

Prenatal Benefit provides plan members with a benefit amount for funeral expenses following a stillbirth.



Accidental Death & Dismemberment (AD&D)

Insured by Industrial Alliance Insurance and Financial Services

Critical Disease Benefit provides plan members under the age of 65 a lump sum payment should they be diagnosed with a Covered Disease and become Totally Disabled from the Covered Disease.



Critical Illness

Insured by Industrial Alliance Insurance and Financial Services

Multiple Event Coverage allows employees to claim multiple times upon diagnosis of unrelated covered conditions.



Extended Health Care (EHC)

Insured by Green Shield Canada (GSC)

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.

PocketPills / Costco preferred pricing offers plan members \$5.00 off per prescription if they have a co-insurance or a per prescription deductible.

Phzio offers plan members the ability to meet with and complete their physiotherapy treatment program online on any digital device.

Benefits by Design (BBD) Inc.

ADDITIONAL BENEFITS

+ **Additional Benefits:** Available for an added fee



Diagnostic Specialist Access Insurance (DSAI)

Industrial Alliance Insurance and Financial Services

Diagnostic and Specialist Access Insurance (DSAI) allows plan members on a medical wait list 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)

Insured by HumanaCare

Employee Assistance Program provides plan members and their dependents access to confidential counselling services to discuss work-life challenges.

Fees:

Per employee - \$3.31/month

Benefits by Design (BBD) Inc.

OPTIONAL BENEFITS

+ **Optional Benefits:** supplement existing coverage and provide additional protection and security.



Optional Life Insurance

Insured by Empire Life

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)

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

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.