

# BIG BENEFITS FOR SMALL BUSINESS



HOW IT WORKS, WHAT TO CONSIDER



## Receive and review your benefit options



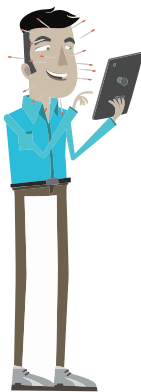
**Review your options thoroughly so you can customize with confidence.**

When you receive your benefits plan options, notice that you have 1, 2 or 3 options for each benefit (e.g. 3 options for health, 2 options for dental). Sign in to see the cost of each option and how you can make the most of the flex dollars your employer has given you. If you choose options that cost more than the flex dollars provided, you can still get the right coverage for you by using payroll deductions.

### Ask yourself

- What are my/our current health needs?
- What health expenses might I/we incur in the next 2 years?
- What is the historical health of my family?
- Does my spouse have benefits? If so, how can we maximize our combined coverage?

### See how others flexed their benefits



Rob is into massage therapy and acupuncture, so he flexed his benefits to maximize his health care spending account.



Michelle is a newly-wed and a new mom who chose to add spousal life and child life benefits to protect what she cares about most.



Dan's wife also has a benefits plan, so they reviewed her coverage and Dan's options to maximize their combined coverage.

## Learn about flex dollars and the budget bar



The budget bar can help you make confident decisions by keeping running totals as you personalize your benefits plan. See it in action when you sign in to make your selections.

Your Benefits			
<b>\$1,500.00</b> Annual Flex Dollars	<b>-\$1,151.94</b> Used	<b>\$348.06</b> Remaining	<b>\$20.59 + \$3.42</b> Biweekly Payroll Deductions
<b>Your employer's contribution to your benefits!</b> Personalize your myFlex Benefits with this amount.	The cost of pre-selected (base) or previously selected benefits.  <b>This value will reflect your choices as you upgrade, downgrade or opt out of benefits.</b>	Use this amount to <b>buy benefits OR save</b> in your Health Care Spending Account (HCSA)	Use payroll deductions to cover costs beyond your flex dollars including non-taxable disability, and optional benefits.  <b>Orange indicates potential deductions</b> (upon coverage approval) for benefits such as optional life.

### All plan members begin with base coverage.

When you first sign in, the cost of base coverage will be displayed in the *used* flex dollars column. Personalize your coverage by selecting other options or opting out (if your spouse has coverage). If you do not make your benefit choices within the selection period you will receive base coverage, and any remaining flex dollars will be automatically added to your health care spending account.

### Health care spending account (HCSA)

gives you the ability to manage your eligible health and wellness expenses not covered, or beyond the limits of the plan.



# Activate account and personalize your benefits plan!



**Complete your benefit selections within your selection period. Selection period dates and account activation information is provided in the important email from Equitable Life.**

**1**

## **www.equitable.ca**

Log in as a plan member.



**2**

## **Activate your account**

Use your policy and certificate information provided in the email from Equitable Life.

**3**

## **Review your details**

Make sure your income and date of birth are accurate! Contact your plan administrator to make corrections.

**4**

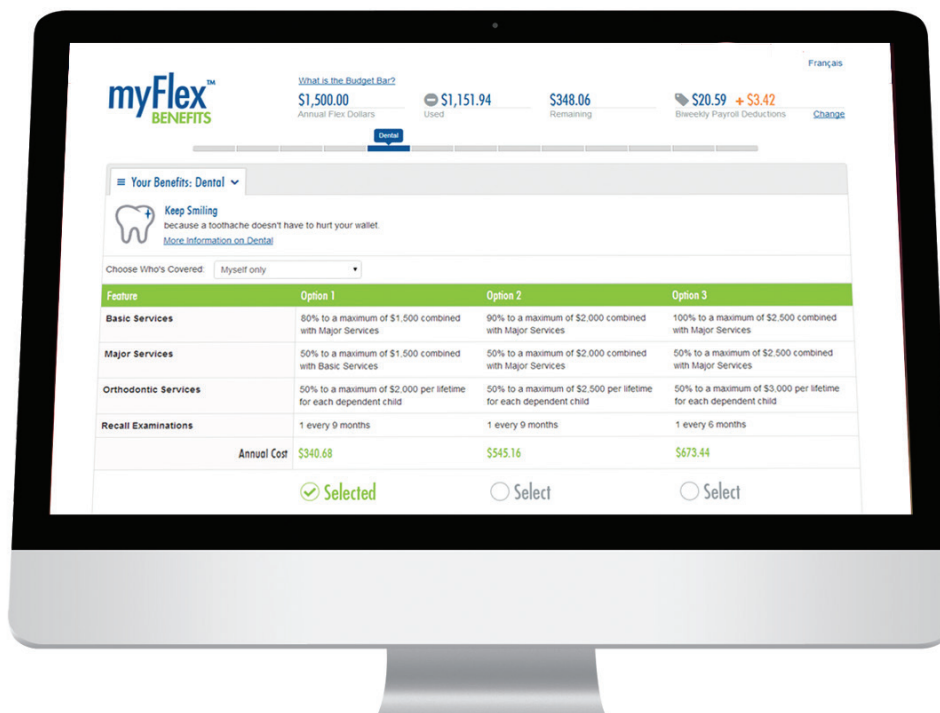
## **Make your benefit selections**

Take your time, review your options, and make your benefit selections with confidence.

**5**

## **Review your summary and save!**

You can update your selections in 2 years or at a life event such as marriage or birth of a child.



## The myFlex difference

myFlex Benefits® through Equitable Life of Canada® gives you the opportunity to personalize your own benefits plan with as many options as you wear hats!

- Choose from a variety of benefit options
- Opportunity to purchase additional benefits
- Online benefit selection tool puts you in control of your coverage

### How it works



Receive and review your benefit options as a PDF or hard copy.



Receive an important email from Equitable Life® containing dates when you can make your selections and information to activate your account.



Activate your account.



Review your flex dollars and budget bar and watch as it updates when you make selections!



Personalize your benefits plan!

### Use EZClaim online for fast refunds!



Or download the EZClaim app for iPhone®, Android™, and BlackBerry®

Just fill out the interactive health or dental claim form, attach your receipt and submit – it's that EZ!

EZClaim will prompt you for direct deposit details.

⌚ 12345 ⌚ 012 ⌚ 1234 ⌚ 56789

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Transit (Branch) Number		Institution (Bank) Number	Your Account Number	

## Works for me.®

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with you to offer solutions that provide good value, and help you navigate those solutions to meet the needs of your clients.

But we're not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you and your clients. We're friendly, caring and interested in helping. And we're owned by our participating policyholders, not shareholders. So we can focus on your interests and provide you with personalized service, security and wellbeing.



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For assistance with making your benefit selections or general inquiries, contact our myFlex Benefits team at 1.800.265.4556 ext. 6 or [myflexbenefits@equitable.ca](mailto:myflexbenefits@equitable.ca)