

Insurance | Investments | Group Benefits

myFlex Benefits[®] Guide: big benefits for small business

myFlex Benefits[®]





The myFlex Benefits® difference

This unique, flexible group benefits solution — for companies with 3 to 50 employees — can help you achieve your goals while covering your team's health needs.

myFlex Benefits for employers

- Attract new talent and grow your business.
- Retain employees and your training investment.
- Set a budget and then build your benefits.
- Easily share costs with employees.
- Reward your dedicated team with benefits they value.
- Stabilize your costs with a two-year renewal and pooled pricing that spreads the risk across the entire block of myFlex Benefits clients.

myFlex Benefits for employees

- Employee engagement in the benefits selection process drives higher appreciation of your contribution.
- Variety of benefit options to fulfill the diverse needs of your team.
- Opportunity to purchase additional benefits with payroll deductions.
- Easy online benefit selections puts your contribution front and centre.
- Secure web account to make claims and access health and wellness resources.



Team-focused benefits

With myFlex Benefits, you can offer a competitive benefits plan with a broad range of options. Your team members get access to the coverage they need and you can come in on budget.

How it works

Talk to your advisor about competitive benefit offerings for your industry and what you think your employees would value. Evaluate your budget and decide what you are willing to invest in your team's benefits plan.

Employer (Plan sponsor)



Define a budget per employee

Create the plan

Choose a coverage path (foundation, select or premium) within your budget for each of the following benefits.

Health **Foundation**

Dental **Select**

Dependant Life **Select**

LTD **Premium**

STD **Foundation**

Separate coverage paths are not offered for Life/ Accidental Death & Dismemberment (AD&D) or Critical Illness coverage. However, each benefit type includes coverage options employers can choose from when building their plans. Flat coverage amounts are available for Optional Life, Spousal Life and Child Life insurance.

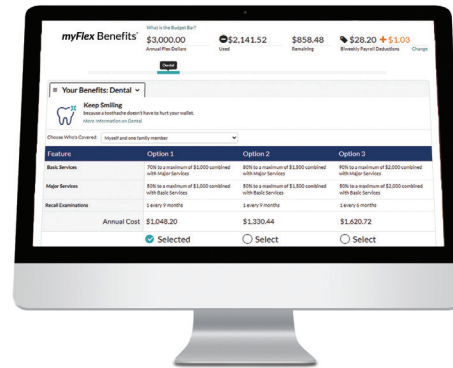
Employee (Plan member)



View your budget as flex dollars

Personalize benefits

Plan members use flex dollars to make benefit selections from the set of options you choose. Any leftover flex dollars are saved in a health care spending account (HCSA).



Plan members can update their selections every two years — or whenever a life event occurs, such as marriage, death, or birth of a child.



Choose a coverage path for each benefit type.*

Plan members select from the set of options within your chosen coverage path.



Base coverage – the first option in each path you select becomes base coverage. All plan members start with base coverage.

When the selection period is open, plan members can personalize their coverage by selecting from the set of options or opting out of health or dental (if their spouse has coverage).

*Applicable to health, dental, dependant life, LTD and STD benefits.



Health

- Health coverage is mandatory unless a plan member has spousal coverage. Plan members with spousal coverage may opt out of this benefit during the selection period.
- All health options include a mandatory generic drug plan, a Preferred Pharmacy Network for specialty drugs, medical supplies, equipment and services.

Foundation*		
Option 1 – Base coverage	Option 2	Option 3
<p>Prescription drug plan: 50% coverage</p> <p>Up to \$100,000 yearly maximum/person</p> <p>100% coinsurance for the following health benefit:</p> <p>Out of province/country: \$5 million maximum/person for a 90-day trip duration (includes Travel Assist)</p>	<p>Prescription drug plan: 70% coverage</p> <p>Up to \$100,000 yearly maximum/person</p> <p>100% coinsurance for the following health benefits:</p> <p>Out of province/country: \$5 million maximum/person for a 90-day trip duration (includes Travel Assist)</p> <p>Hearing aids: \$300/60 months</p> <p>Private duty nursing: \$10,000/year</p> <p>Semi private hospital room</p> <p>Orthotics: \$150/year</p> <p>Vision: one eye exam at reasonable and customary rates/24 months</p>	<p>Prescription drug plan: 80% coverage</p> <p>Up to \$100,000 yearly maximum/person</p> <p>100% coinsurance for the following health benefits:</p> <p>Out of province/country: \$5 million maximum/person for a 90-day trip duration (includes Travel Assist)</p> <p>Hearing aids: \$500/60 months</p> <p>Private duty nursing: \$10,000/year</p> <p>Semi private hospital room</p> <p>Orthotics: \$300/year</p> <p>Vision: one eye exam at reasonable and customary rates/24 months \$200/24 months for lenses/frames/contacts</p> <p>Paramedical: \$300/practitioner to a combined \$600 annual maximum</p>

*Not available for plan members residing in Quebec.



Health

Select		
Option 1 – Base coverage	Option 2	Option 3
<p>Prescription drug plan: 70% coverage</p> <p>Up to \$100,000 yearly maximum/person</p> <p>100% coinsurance for the following health benefits:</p> <p>Out of province/country: \$5 million maximum/person for a 90-day trip duration (includes Travel Assist)</p> <p>Hearing aids: \$300/60 months</p> <p>Private duty nursing: \$10,000/year</p> <p>Vision: one eye exam at reasonable and customary rates/24 months</p>	<p>Prescription drug plan: 80% coverage</p> <p>Up to \$100,000 yearly maximum/person</p> <p>100% coinsurance for the following health benefits:</p> <p>Out of province/country: \$5 million maximum/person for a 90-day trip duration (includes Travel Assist)</p> <p>Hearing aids: \$500/60 months</p> <p>Private duty nursing: \$10,000/year</p> <p>Semi private hospital room</p> <p>Orthotics: \$200/year</p> <p>Paramedical: \$300/practitioner up to a combined \$600 annual maximum</p> <p>Vision: one eye exam at reasonable and customary rates/24 months \$200/24 months for lenses/frames/contacts</p> <p>Mental health: \$300/year</p>	<p>Prescription drug plan: 90% coverage</p> <p>Up to \$100,000 yearly maximum/person</p> <p>100% coinsurance for the following health benefit:</p> <p>Out of province/country: \$5 million maximum/person for a 90-day trip duration (includes Travel Assist)</p> <p>Hearing aids: \$750/60 months</p> <p>Private duty nursing: \$10,000/year</p> <p>Semi private hospital room</p> <p>Orthotics: \$400/year</p> <p>Paramedical: \$500/practitioner to combined \$1,200 annual maximum</p> <p>Vision: One eye exam at reasonable and customary rates/24 months \$300/24 months for lenses/frames/contacts</p> <p>Mental health: \$500/year</p>



Health

Premium		
Option 1 – Base coverage	Option 2	Option 3
Prescription drug plan: 80% coverage	Prescription drug plan: 90% coverage	Prescription drug plan: 100% coverage
Up to \$100,000 yearly maximum/person	Up to \$100,000 yearly maximum/person	Up to \$100,000 yearly maximum/person
100% coinsurance for the following health benefits:	100% coinsurance for the following health benefits:	100% coinsurance for the following health benefits:
Out of province/country: \$5 million maximum/person for a 90-day trip duration (includes Travel Assist)	Out of province/country: \$5 million maximum/person for a 90-day trip duration (includes Travel Assist)	Out of province/country: \$5 million maximum/person for a 90-day trip duration (includes Travel Assist)
Hearing aids: \$500/60 months	Hearing aids: \$750/60 months	Hearing aids: \$1,000/60 months
Private duty nursing: \$10,000/year	Private duty nursing: \$10,000/year	Private duty nursing: \$10,000/year
Semi private hospital room	Semi private hospital room	Semi private hospital room
Orthotics: \$200/year	Orthotics: \$300/year	Orthotics: \$400/year
Paramedical: \$300/practitioner with no combined annual maximum	Paramedical: \$500/practitioner with no combined annual maximum	Paramedical: \$750/practitioner with no combined annual maximum
Vision: one eye exam at reasonable and customary rates/24 months \$200/24 months for lenses/frames/contacts	Vision: one eye exam at reasonable and customary rates/24 months \$300/24 for lenses/frames/contacts	Vision: One eye exam at reasonable and customary rates/24 months \$400/24 for lenses/frames/contacts
	Mental health: \$750/year	Mental health: \$1,000/year

All paths include a health care spending account (HCSA). Flex dollars saved in a HCSA can be used to pay for eligible expenses that exceed the limits above, or portions of reimbursed claims that are not covered.

This Options Guide is not a contract and is not an offer to provide insurance. This Guide provides only an overview of coverage and benefits that are available for you to select. In all respects, the provisions of the Group Policy Contract will apply to the coverage and benefits.



Dental

- Basic dental services include oral examinations, cleanings, x-rays and fillings.
- Major dental services include bridges, crowns and major surgery.
- Dental coverage is mandatory unless a plan member has spousal coverage.
Plan members with spousal coverage may opt out of this benefit during the selection period.

Foundation		
Option 1 – Base coverage	Option 2	Option 3
No dental coverage	Basic dental: 70% coverage \$1,000 annual maximum – for basic dental services Check-ups every 12 months	Basic dental: 80% coverage Major dental: 50% coverage \$1,500 annual maximum – combined for basic and major services Check-ups every 9 months

Select		
Option 1 – Base coverage	Option 2	Option 3
Basic dental: 70% coverage \$1,000 annual maximum Check-ups every 12 months	Basic dental: 80% coverage Major dental: 50% coverage \$1,500 annual maximum – combined for basic and major services Check-ups every 9 months	Basic dental: 90% coverage Major dental: 50% coverage \$2,000 annual maximum – combined for basic and major services Check-ups every 6 months Orthodontics: 50% coverage Lifetime maximum – \$1,500/dependant child

Premium		
Option 1 – Base coverage	Option 2	Option 3
Basic dental: 80% coverage Major dental: 50% coverage \$1,500 annual maximum – combined for basic and major services Check-ups every 9 months	Basic dental: 90% coverage Major dental: 50% coverage \$2,000 annual maximum – combined for basic and major services Check-ups every 6 months Orthodontics: 50% coverage Lifetime maximum – \$1,500/dependant child	Basic dental: 100% coverage Major dental: 50% coverage \$2,500 annual maximum – combined for basic and major services Check-ups every 6 months Orthodontics: 50% coverage Lifetime maximum – \$2,500/dependant child and adult

All paths include a health care spending account (HCSA). Flex dollars saved in a HCSA can be used to pay for eligible expenses that exceed the limits above, or portions of reimbursed claims that are not covered.



Life/AD&D and Critical Illness

- Life and AD&D are mandatory benefits. Plan members cannot opt out of them.
- If you choose to include Critical Illness coverage in your benefits plan, plan members cannot opt out.

Life/Accidental Death and Dismemberment (AD&D)

The selected plan design of Life Insurance will be the same value for Accidental Death & Dismemberment (AD&D) Insurance.

Coverage options

Customize your Life/AD&D coverage, match it to your current plan design or choose from one of the following options:

- A flat amount of coverage (increments of \$5,000, minimum \$10,000); or
- Coverage based on income (one, two or three times the income).

Critical Illness

Coverage options

Choose from one of the following options:

- A flat amount of coverage (increments of \$5,000 between \$10,000 and \$50,000); or
- Coverage based on income (one, two or three times the income).

Features

22 covered conditions, plus:

- Coverage for hip or knee replacement surgery
- Coverage for early stage prostate cancer treatment
- Coverage for ductal carcinoma in situ (DCIS)
- Coverage for loss of independence
- Second event coverage
- Cancer recurrence



Optional Life/AD&D

- If you choose to include Optional Life/AD&D in your benefits plan, plan members have the option to apply for this coverage for themselves and their dependants.

Optional AD&D insurance is available, and will match the chosen amount of Optional Life.

Optional Life	Spousal Optional Life	Child Optional Life
Maximum of \$500,000 Increments of \$10,000	Maximum of \$500,000 Increments of \$10,000	Maximum of \$25,000/child Increments of \$5,000

Medical underwriting is required for all amounts of Optional Life and Spousal Optional Life.



Dependant Life

- If you choose to include Dependant Life in your benefits plan, plan members with dependants cannot opt out.

Customize your Dependant Life coverage, match it to your current plan design, or choose from one of the following options.

Foundation
Spouse amount: \$5,000 Child amount: \$2,500

Select
Spouse amount: \$10,000 Child amount: \$5,000

Premium
Spouse amount: \$20,000 Child amount: \$10,000



Long-Term Disability

- If you choose to include Long-Term Disability (LTD) in your benefits plan, plan members cannot opt out.
- Applies to plan members under age 65, after 119 days of absence, six-month recurrent disability.
- The plan member must be totally disabled from their own occupation for the first two years, and any occupation thereafter.

Customize your LTD coverage, match it to your current plan design, or choose from one of the following options.

Foundation	
Option 1 – Base coverage	Option 2
Graded schedule 67% of income for the first \$3,750 50% of the remainder up to age 65 This benefit is non-taxable	50% of income for up to 5 years This benefit is non-taxable

Select
Graded schedule 67% of income for the first \$3,750 and 50% of the remainder This benefit is non-taxable

Premium
70% of income This benefit is taxable



Short-Term Disability

- If you choose to include Short-Term Disability (STD) in your benefits plan, plan members cannot opt out.
- Maximums with and without medical information will be calculated at time of quote.

Customize your STD coverage, match it to your current plan design, or choose from one of the following options.

Foundation

No coverage

Select

67% of income

Non-taxable benefit

First day accident

Option to include first day hospital coverage

Benefits payable for maximum of 17 weeks

Eighth day sickness

Premium

70% of income

Taxable benefit

First day accident

Option to include first day hospital coverage

Benefits payable for maximum of 17 weeks

Eighth day sickness

About Equitable

At Equitable, we believe in the power of together. This is how we focus on our clients. It's how we support advisors and give back to our communities.

Partnered with advisors we offer insurance, investments and group benefit solutions to help our clients protect today and prepare tomorrow. We believe the world is better when we work together.



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