



Insurance | Investments | Group Benefits

Introducing Equitable *EZBenefits*[®]

A better benefits experience
for small business

EZBenefits[™]

For advisor use only





EZBenefits™

Running a small business isn't easy.

Just finding and keeping good people can be a big challenge.

It's more important than ever for your small business clients to have competitive health benefits that provide their employees with the coverage and services they want and need. The problem is, they're competing for talent with larger organizations with big budgets and lots of resources.

Your clients need a benefits solution that's affordable, sustainable and easy to manage.

Meet Equitable EZBenefits®. Available to organizations with between 2 and 25 employees, it's a unique benefits solution designed with you and your small business clients in mind¹.

A range of options to fit every need

Whether your client is a start-up or in growth mode, we've got them covered. Equitable EZBenefits offers a range of plan design options to fit every need and budget. The options include a mix of Life, Health and Dental coverage. Your client can add Long-Term Disability (LTD) coverage or a Health Care Spending Account (HCSA) if it makes sense for their employees.

Features included with all options

To provide your clients' employees with added support for both their physical and mental wellbeing, all our plan design options include:

- Anytime, online access to a medical professional through our Virtual Healthcare solution provided by our partner, Dialogue,
- Access to professional counselors – via the telephone, the web or in-person – to help deal with life events or personal and family issues through our Employee and Family Assistance Program from Homewood Health®,
- Access to RxFood – a mobile nutrition app that makes healthy eating easier by providing personalized insights, tips and recommendations,
- Online resources to help manage health, financial and family challenges through Homeweb, Homewood Health's online wellness portal, and
- A self-guided mental health support program using Cognitive Behavioural Therapy provided by Homewood Health.

Your clients can also include additional coverage and wellness services, including: the WorldCare Medical Second Opinion service, and FeelingBetterNow®, an online mental health assessment tool.

¹ Not available in Quebec.

Digital options to make it simple

Group insurance doesn't need to be complicated. Our digital options make it easier for you and your clients to do business with us and for plan members to access and use their benefits plan. Some of our digital tools include:

- **EquitableHealth.ca®** gives you and your clients secure online access to easily manage their plans anytime and anywhere. And it allows plan members to easily submit and view claims, check their coverage and access health and wellness resources
- **Online Plan Member Enrolment** offers a more secure and efficient alternative for plan members to enrol in the plan at no additional cost.
- **The Equitable EZClaim®** Mobile app allows plan members to submit and view their claims and download their benefits card, all from their mobile device.

Pricing protection for long-term stability

We've designed Equitable EZBenefits to provide long-term pricing stability for health and dental benefits. Small fluctuations in your client's claims experience have been considered in the design of the product in order to minimize the impact on rates and to help maintain price stability.

A streamlined process to optimize your time

We know that advising small business clients can be challenging. Quotes, implementations and renewals require a lot of time and focus.

We've created a streamlined process that's designed to optimize your time and provide you and your clients with rapid quotes, hassle-free plan implementation and easy renewals. That way, you spend more time advising your clients and building your business—and less time with administrative back and forth.

A dedicated advisor concierge service

You also get access to a dedicated advisor concierge service. Whether you have a question about submitting a quote request for a new client or have a question about an in-force client, our concierge service is your go-to resource for EZBenefits support. You'll quickly reach someone who can provide the answers you need.

Extra HR support for your clients

We want to help take the heavy lifting out of common human resources tasks and provide your clients with extra HR advice and support. With Equitable EZBenefits, your clients get HR support tools and services through our partnership with Citation Canada® (formerly HRdownloads), including:



HR technology

An award-winning cloud-based human resource information system to provide help from onboarding to offboarding and everything in between.



HR content

Access to a library of over 3,000 HR documents, templates, compliance resources and articles, with 25 free document downloads.



HR training

A free workplace diversity and inclusion online training course for your team.



HR support

One free live advice call with a seasoned HR expert.

Find out more and get a quote

For more information about Equitable EZBenefits and how it can help you and your small business clients, contact your Group Account Executive. If you don't have one, please email us at EZBenefits@equitable.ca. To get a quote, contact us at QuoteEZBenefits@equitable.ca.

Extended health care

Benefit	Bronze	Silver	Gold	Platinum
Deductible	No deductible			
Coinsurance	70%	70%	80%	100%
Drugs				
Formulary	Standard mandatory generic formulary (TELUS Plan 88 GA). Reimbursement is limited to an alternative medication, typically the lowest cost generic drug.			
Dispensing fee cap	\$8		No dispensing fee cap	
Annual drug maximum	\$5,000/year	\$25,000/year	\$100,000/year	\$100,000/year
Out-of-province/out-of-country coverage				
Coverage limits	100% coverage of eligible emergency medical expenses up to a lifetime maximum of \$5 million			
Trip limit	90 days			
Professional services				
Paramedical practitioners (e.g. physiotherapists, massage therapists, chiropractors, etc.)	No coverage	\$300 /practitioner/year	\$500 /practitioner/year	\$500 /practitioner/year
Mental health practitioners*		\$500/year	\$800/year	\$1,000/year
Medical supplies				
Surgical stockings	No coverage	\$250/calendar year for eligible expenses		
Orthotics/orthopaedic shoes		\$350/calendar year for combined eligible expenses		
Hearing aids		\$500 for each consecutive 60-month period		
Other standard inclusions		E.g. prosthesis, wigs and hairpieces, wheelchairs, colostomy supplies, etc.		
Major services				
Private-duty nursing	No coverage	\$10,000 per calendar year		
Ambulance		Based on reasonable and customary costs		
Convalescent home services		\$40 per day for a maximum of 180 days per disability		
Vision				
Eye exams	No coverage	Once every 2 years		
Lenses/frames/contacts		No coverage	\$200/year	\$250/year
Hospital				
Hospital accommodation	No coverage	100% coverage for semi-private accommodation		

Extended Health Care benefits include two years of coverage for eligible surviving dependents. Benefits terminate at age 70. All claims are subject to Equitable's reasonable and customary amounts for the necessary services, supplies, products and appropriate treatments being claimed.

* Maximum is combined for all mental health practitioners.

Dental

Benefit	Bronze	Silver	Gold	Platinum
Basic and restorative (e.g. dental exams and fillings)				
Deductible	No deductible			
Coinsurance	70%	70%	80%	90%
Annual maximum	\$ 750/year/ patient	\$1,500/year/ patient	\$2,000/year/patient combined with major restorative	\$2,500/year/patient combined with major restorative
Recall exams	Every 12 months	Every nine months	Every six months	Every six months
Scaling (i.e. cleaning)	Six units/year	Eight units/year	Eight units/year	10 units/year
Fee guide	Current			
Major Restorative (e.g. bridges and crowns)				
Coinsurance	No coverage	No coverage	50%	50%
Maximum			\$2,000/year/patient combined with basic and restorative	\$2,500/year/patient combined with basic and restorative

Dental benefits include two years of coverage for eligible surviving dependants. Benefits terminate at age 70.

Basic Life, dependent life and accidental death & dismemberment

Benefit	Bronze	Silver	Gold	Platinum
Basic life/AD&D	\$25,000	\$25,000	\$50,000	\$75,000
Dependent life	\$5,000/\$2,500 from live birth	\$10,000/\$5,000 from live birth	\$10,000/\$5,000 from live birth	\$10,000/\$5,000 from live birth

Basic life and AD&D benefits reduce to 50% at age 65. No medical questionnaire is required for basic and dependent life. All life and AD&D benefits terminate at age 70 and include waiver of premium (the plan member's life insurance premiums are waived if they become disabled).

Optional: long-term disability (LTD)

Benefit	
Graded schedule	67% for the first \$3,750 of monthly earnings, 50% of the remainder up to a maximum of \$7,500
Waiting period	17 weeks
Tax status	Non-taxable
Non-evidence limit	\$5,000
Definition of disability	Two-year own occupation

LTD benefits terminate at age 65 and include waiver of premium (the plan member's life insurance premiums are waived if they become disabled).

Optional: Health care spending account (HCSA)

Benefit	
Allocation amounts	Plan sponsor choice
Type	Use it or lose it

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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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