



Insurance | Investments | Group Benefits

Introducing Equitable *EZBenefits*[®]

A better benefits experience
for your small business

EZBenefits[™]



A woman with curly hair and glasses, wearing a grey cardigan and a dark apron, stands in a doorway holding a large bouquet of colorful flowers wrapped in green paper. The background shows a well-lit shop interior with various plants and a Buddha statue.

EZBenefits™

Running a small business isn't easy.

Finding and keeping good people for your team can be a big challenge.

It's more important than ever to provide employees competitive health benefits. The problem is, you're competing for talent with larger organizations with big budgets and lots of resources.

You 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 in mind.¹

A range of options to fit every need

Whether your business is a start-up or in growth mode, we've got you 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.² You can add long-term disability (LTD) coverage or a health care spending account (HCSA) if it makes sense for your employees.

Features included with all options

All our plan design options include the following features, providing your employees added support for their physical and mental health:

- Anytime, online access to a medical professional through our virtual health care 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.
- You 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. ² Dental coverage is not included with the Bronze plan design option.

Digital options to make it simple

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

- Online Plan Member Enrolment offers a more secure and efficient alternative for your plan members to enrol in the plan at no additional cost.
- EquitableHealth.ca® gives you secure online access to manage your plan anytime and anywhere. And it allows your plan members to easily submit and view claims, check their coverage, and access health and wellness resources.
- 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 organization's claims experience have been considered in the design to minimize the impact on rates and help maintain price stability.

Benefits with a difference

As a mutual insurance company, you'll find we aren't like other group benefits providers. Our only focus is our clients—not shareholders. That means we can provide you and your plan members with a better employee benefits experience.

You get fast and accurate claims adjudication and easy access to knowledgeable people who can answer your questions quickly. When your plan members call us with a question, we take the time to listen and explain their benefits coverage in terms they can understand.

Included with Equitable EZBenefits: Extra HR support for your business

We want to help take the heavy lifting out of common human resources (HR) tasks and provide you with extra HR advice and support. With Equitable EZBenefits, you 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

For more information about Equitable EZBenefits and how it can help your small business, contact your advisor.

Extended Health Care

Benefit	Bronze	Silver	Gold	Platinum
Deductible	No deductible			
Coinsurance (the percentage of eligible expenses covered by the plan)	70%	70%	80%	100%
Drugs				
Formulary (the list of drugs covered by the plan)	Standard Mandatory Generic Formulary (TELUS Plan 88 GA). Reimbursement is limited to the amount of the lowest cost alternative medication, typically a 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/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 for region where services are obtained		
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 coverage	No deductible		
Coinsurance (the percentage of eligible expenses covered by the plan.)		70%	80%	90%
Annual maximum		\$1,500/year/patient	\$2,000/year/patient Combined with Major Restorative	\$2,500/year/patient Combined with Major Restorative
Recall exams		Every 9 months	Every 6 months	Every 6 months
Scaling (i.e. cleaning)		8 units/year	8 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, Dependant Life and Accidental Death & Dismemberment (AD&D)

Benefit	Bronze	Silver	Gold	Platinum
Basic Life/AD&D	\$25,000	\$25,000	\$50,000	\$75,000
Optional Life	Coverage available in units of \$10,000 up to a max of \$250,000			
Dependant 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 Dependant Life benefits. 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	2-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

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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