



Introducing Equitable **EZBenefits**™

A better benefits experience for your small business

Running a small business isn't easy. Just finding and keeping good people for your team can be a big challenge.

It's more important than ever to have competitive health benefits that provide your employees with the coverage and services they want and need. 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.

That's why we're introducing 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 mind¹.

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

To provide your 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®,
- 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.

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.



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 understand their questions, and we explain their benefits coverage in terms they can understand.

But don't take our word for it. We ranked first among major Canadian group insurers for overall service in a recent survey of group benefits advisors across the country.³

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. Some of our digital tools include:

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

Pricing protection for long-term stability

We've designed 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 of the product in order to minimize the impact on rates and to help maintain price stability.

Included with EZBenefits: Extra HR support for your business

We want to help take the heavy lifting out of common human resources tasks and provide you with extra HR advice and support. With EZBenefits, you get HR support tools and services through our partnership with 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 HR 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.

Don't have an advisor? Contact us at GroupCommunications@equitable.ca and we'll get you in touch with one in your area.

³ NMG Consulting's 2022 Canadian Group Benefits Study.

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 Life'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 dependents. Benefits terminate at age 70.

Life/Accidental Death and 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 | | | |
| 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 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 |

TOGETHER

Protecting Today – Preparing Tomorrow™

As a mutual we provide financial security differently by focusing only on our clients. We believe in the power of working together with you and independent advisor partners. Together we offer individual insurance, savings and retirement, and group benefits solutions. We help protect what matters today while preparing for tomorrow.

At Equitable Life, we are people with purpose. We are passionate to provide the right solutions and experiences for you through our partners. We have the knowledge, experience, and the financial strength to ensure we meet our commitments to you now and in the future.



 The Equitable Life Insurance Company of Canada  1.800.722.6615  www.equitable.ca

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