

# PRO MEMBERSHIP

Services You Can Receive

## YOUR HEALTH

### HEALTHCARE AND BENEFITS PLANS – GROUP

- With COVID, this is an ideal time for you to review your costs and options
- Get group healthcare and benefits plans that can be customized to meet the needs of your company and your employees while saving you money

### HEALTHCARE AND BENEFITS PLANS – 2 TO 10 EMPLOYEES

- Get healthcare and benefits plans designed to meet the unique and important needs of companies with 2 to 10 employees
- Additional optional benefits are available (e.g. Critical illness, EAP, and many others)

### HEALTHCARE AND BENEFITS PLANS – EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Get “big name” Employee Assistance Programs that include:
- Counselling for personal and family matters (24/7 online and in-person access)
- Savings and discounts of up to 40%, and rewards programs at over 1200 stores/restaurants/entertainment venues (employees save an average of \$700-\$3000 per year)
- Wellness, nutrition, and fitness programs



## HEALTHCARE AND BENEFITS PLANS – BLENDED PLAN (EXCLUSIVE)

- Save up to 15% over traditional plans
- Uniquely combine your traditional healthcare plans with a Private Health Services Plan (PHSP)/Health Spending Account (HSA) to provide better services to your people and save more money

## HEALTHCARE AND BENEFITS PLANS – HEALTH SPENDING ACCOUNT (HSA)

- As part of a traditional or flexible benefits plan, a Health Spending Account (HSA) allows your company to allocate HSA credits into each plan member's account every year
- Your plan members (ex. your employees) may use the allocated credits as needed for eligible health-related expenses not covered by provincial health plans or by your organization's regular benefits plan, including:
  - Eligible deductibles or co-insurance payments for health or dental expenses
  - Health or dental expenses in excess of maximum coverage amounts (based on a minimum number of 2 employees in the program)

### Your HSA can be set up three ways:

1. Use all the credits in the same year
2. Credits carried forward to the next year
3. Unreimbursed expenses carried forward to the next year

## HEALTHCARE AND BENEFITS PLANS – HOUR BANK BENEFITS PLAN

- Designed for companies with 50+ employees
- Provide your employees with healthcare and benefits based on the hours they work
- Great for tradespeople and seasonal workers



## INSURANCE – ACCIDENTAL DEATH AND DISABLEMENT

- Provides tax-free payouts to policyholders and their dependents in the event of an accident causing death or disablement
- Sums start at \$100,000 up to a maximum of \$500,000
- Family coverage is included
- Coverage is based on your type of occupation



**INSURANCE – ACCIDENTAL DEATH AND DISMEMBERMENT**

- Great employee coverage where dismemberment is a concern
- Optional benefits provided with each insurance carrier

**INSURANCE – CRITICAL ILLNESS**

Choose from four types of Critical Illness coverage:

1. Add to an existing plan
2. Stand-alone
3. Stand-alone with cash value
4. Stand-alone and portable (it follows you)



- There is no age restriction for employees
- Stand-alone group Critical Illness (3 or more employees) is the only plan that covers your employees and their families for one or multiple events associated with 19 or more different illnesses, including:
  - Cancer
  - Heart attack
  - Stroke
  - Loss of sight/hearing/speech
  - MS
  - Parkinson's disease
  - Alzheimer's disease
  - Major organ failure
- Offers the quickest payouts that take the financial stress away and allow your employees and their families to use the money to:
  - Go on a needed vacation
  - Take additional time off to rest
  - Pay for home care/home renovations or other services
- Premiums are waived if your employee remains disabled for longer than 90 days (conditions apply)

**SPECIAL CARE – FREE ONLINE PHARMACY (24/7)**

**Your company:**

- SAVES up to 30% on your group prescription program costs

**Your employees:**

- Order and receive their prescriptions, over-the-counter medications, and other pharmacy items online with pharmacists always ready to help them (perfect for renewals and blister packs)
- Get FREE delivery straight to their door
- Submit their prescription receipts as usual using your group plan



## SPECIAL CARE – MAYO CLINIC DIAGNOSTICS AND TREATMENT

- Available to companies with 2 or more employees
- If your employees are diagnosed with a serious illness or major orthopedic concern, they get:
  - Access to a timely first or second medical opinion from Mayo Clinic
  - Additional diagnostics, on-site care, or treatment at a Mayo Clinic (if required)

## SPECIAL CARE – MRI/CT SCANS AND SURGERIES/PROCEDURES IN JUST WEEKS

- For companies with 2 or more employees
- No more long waiting lists
- Shorten and improve your employees' recovery time
- Get diagnostics (including MRI and CT scans) and pre/post-surgery consultations with specialists
- Includes 500 medical procedures and surgery for more than 135 eligible conditions
- The Premium Package gives you access to 400,000 doctors in over 3500 health facilities in North America



## SPECIAL CARE – ONLINE CANADIAN MEDICAL PRACTITIONERS (24/7)

- Costs as little as \$2.25/month per employee
- Unlimited visits
- Access to a doctor within minutes (no long wait times)
- Receive fast diagnosis and treatment for any of 450 minor illnesses, and an online visit summary that includes any necessary prescriptions
- Very convenient for times when it is difficult to see a doctor in-person

## YOUR COMPANY

### ALUMNI PROGRAM

Take advantage of your increasingly mobile workforce and make it easy for people to help you succeed in new and interesting ways - just like sports alumni do for their teams

### BOOKKEEPING – BUSINESS

Get an online bookkeeper and app to take all the hassles out of your bookkeeping, filings, and taxes for just \$99.99 per month

### BUSINESS AND EXECUTIVE COACHING

Get expert business and executive coaching tailored to suit your individual needs

### COMPANY BRANDING SERVICES

Get services from branding experts for businesses and companies of all sizes



## CONTACT CENTRE AND HELP DESK

Save money and improve customer satisfaction with managed contact centre and help desk solutions customized to meet your specific requirements

## INSURANCE – BUSINESS CONTINUITY

Pays for all your company's operating costs when you are injured or sick and cannot generate the revenue to pay your bills

### Coverage includes:

- Rent
- Utilities
- Phones
- Salaries
- Much more



## INSURANCE – LIABILITY

Get access to important business liability coverage, including:

- Professional Liability
- Commercial General Liability
- Business Professional Liability
- Business Package
- Cyber Security and Privacy Liability
- Employment Practices Liability

## INSURANCE – STOP LOSS FOR MEDICAL EXPENSES

Get coverage for your employees' "reasonable and customary" expenses for necessary medical treatment in the event of a catastrophic injury or sickness

## SETUP, REGISTRATION, TRADEMARKS, AND FILINGS FOR YOUR COMPANY

Get one-stop online company registration and setup services for sole proprietorships, business/professional corporations, and non-profit organizations

### Services include:

- Trademarks
- Minute books
- Tax/payroll/WCB accounts
- Company filings
- Templates for legal agreements
- Many more related services



## VIRTUAL ASSISTANTS TO MAKE RUNNING YOUR COMPANY EASIER

- Get expert Canadian and US freelancers who help you make running your company easier and more productive
- Get 15% off your first month of services, and 2 free hours of service when someone you refer signs up for 30 days or more

### Services include:

- Executive/general admin
- Data entry
- Email and calendar management
- Blogging
- Writing
- Website management
- Scheduling and Planning
- Research
- Marketing
- Much more
- Social Media

## TALENT PROFILING TO FIND AND ENGAGE YOUR PEOPLE

- Profiles take just 10 minutes to complete
- The results make it fast and easy to select people and build productive teams
- Great for small and large companies who want to win with a mobile, four-generation workforce

## WEBSITE AND SOCIAL MEDIA SERVICES

Get expert advice and support for your company's branding, website, and social media needs

## YOUR MONEY

### ACCOUNTING, TAX, AND AUDIT SERVICES

Let experts do all the work to put you and your company in the best financial, tax, and audit position

### BANKING (COMPANY) – ACCEPTING PAYMENTS AND PAYROLL

- Merchant payment services
- Payroll
- Paying your taxes

### BANKING (COMPANY) – BANK ACCOUNTS AND CREDIT CARDS

- Get savings and chequing accounts that include incentive programs
- Get credit cards with programs designed to meet your needs

### BANKING (COMPANY) – LOANS, LINES OF CREDIT, FINANCING, AND MORE

- Small business loans and lines of credit
- Canada small business financing loans
- Commercial loans and lines of credit
- Commercial mortgages
- Integrated borrowing solutions



**BANKING (COMPANY) – TREASURY AND PAYMENTS**

- Manage your payables and receivables
- Cross-border services
- Corporate cards



**BANKING (COMPANY) – WEALTH MANAGEMENT AND FINANCIAL PLANNING**

- Cashflow management
- Business loans
- Succession planning
- Starting a business

**INSURANCE – LIFE**

In case you pass away unexpectedly, your loved ones will be able to maintain their lifestyle and move forward with less financial worries

**PENSION PLANS – GROUP**

Get pension plans that save your company money and help your employees with their retirement

YOUR LIFESTYLE

**INSURANCE – TRAVEL (PERSONAL AND BUSINESS)**

**Did you know that your provincial healthcare may not cover you when you are traveling in Canada?**

- Our trusted partners can provide you with travel insurance for trips of any duration or frequency
- Coverage includes healthcare costs, trip cancellation/interruption, and baggage fees
- Can also be used to top up the coverage you already have

**MOVING – RELOCATION SERVICES**

In 55 cities across Canada, you can get help with:

**Pre-move decision trips**

- Destination services (research, departure packages, rental searches, settling in)
- Moving services
- Moving packages
- International student packages

**TRAVEL – TRAVEL SPECIALISTS (PERSONAL AND BUSINESS)**

Make your travel easy and hassle-free by using specialists to assist you with your locations, arrangements, events, and special travel needs



YOUR PROTECTION

**IDENTITY THEFT PROTECTION**

- Get comprehensive identity theft protection and continuous credit and credit score checking with 24/7 online support
- Avoid the complications, issues, and difficulties that come with having your identity stolen

**LEGAL ADVICE – ONLINE (24/7)**

Starting at just \$49.95 per month, your company gets:

- Unlimited consultations
- Help with speeding tickets
- 24/7 emergency assistance
- Uncontested family law
- Landlord/tenant agreements
- Document preparation reviews (wills, powers of attorney, etc.)
- A 25% discount on more complicated legal services

