

PLUS MEMBERSHIP

Services You Can Receive

YOUR HEALTH

HEALTHCARE PLANS – PERSONAL

- 4 packaged healthcare plans
- Different levels of coverage depending on your needs
- No medical exams or questions

HEALTHCARE PLANS – FOR ENTREPRENEURS (CUSTOMIZABLE AND BUNDLED)

- Get the Exclusive Entrepreneur Plan and customize your healthcare benefits with maximum coverage right away and insurance that protects you (no medical questions required)
 - If you earn \$12 an hour or more, you can afford a customized plan
 - Plans can include dental, vision, prescription, hospital, life insurance, accidental death and disablement, long-term disability, travel, emergency health benefits, and more
- OR
- Choose from 7 pre-bundled health insurance plans with various levels of progressive coverage (3 plans with no medical exams or questions)

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

INSURANCE – CRITICAL ILLNESS

Choose from three types of Critical Illness coverage:

1. Stand-alone
2. Stand-alone with cash value
3. Stand-alone and portable (it follows you)



- There is no age restriction if you are an employee of your business
- This is the only plan that covers you and your family for one or multiple events associated with 19 or more different illnesses, including:

- | | |
|--------------------------------|-----------------------|
| - Cancer | - MS |
| - Heart attack | - Parkinson's disease |
| - Stroke | - Alzheimer's disease |
| - Loss of sight/hearing/speech | - Major organ failure |

- Offers the quickest payouts that take the financial stress away and allow you 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 you remain disabled for longer than 90 days (conditions apply)

SPECIAL CARE – EXCLUSIVE MEMBER ASSISTANCE PROGRAM (24/7)

It's just like the best Employee Assistance Program, but it stays with you

For just \$5 per month, get access to:

- 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 (members save an average of \$700-\$3000 per year)
- Wellness, nutrition, and fitness programs



PLUS MEMBERSHIP



SPECIAL CARE – FREE ONLINE PHARMACY (24/7)

- SAVE up to 30% on the cost of your prescriptions
- Order and receive your prescriptions, over-the-counter medications, and other pharmacy items online with pharmacists always ready to help you
- FREE delivery straight to your door
- Perfect for renewals, blister packs, and when it's hard to get your prescriptions in-person

SPECIAL CARE – MAYO CLINIC DIAGNOSTICS AND TREATMENT

If you are diagnosed with a serious illness or major orthopedic concern, you 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

- No more long waiting lists
- Shorten and improve your 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 at over 3500 health facilities in North America

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

- Costs as little as \$6.67 per month
- 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's difficult to see a doctor in-person

YOUR BUSINESS

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 BRANDING SERVICES

Get services from branding experts for entrepreneurs

BUSINESS COACHING

Get expert business coaching tailored to suit your individual needs



HEALTHCARE PLANS – HEALTH SPENDING ACCOUNT (HSA)

- As part of a traditional or flexible benefits plan, a Health Spending Account (HSA) allows your business to allocate HSA credits into each plan member's account every year
- As an employee, you may use the allocated credits as needed for eligible health-related expenses not covered by provincial health plans or by your business benefits plan, including:
 - Eligible deductibles or co-insurance payments for health or dental expenses
 - Health or dental expenses in excess of maximum coverage amounts

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

INSURANCE – BUSINESS CONTINUITY

Pays for all of your business 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

INDIVIDUAL PENSION PLAN (IPP) FOR SELF-EMPLOYED BUSINESS OWNERS

- You get higher contribution rates than with RRSPs
- Your IPP is a powerful and flexible retirement savings tool for owner-managers; especially those who are close to retirement with inadequate savings
- Use pre-tax corporate income to help catch up on retirement savings



SETUP, REGISTRATION, TRADEMARKS, AND FILINGS FOR YOUR BUSINESS

Get one-stop online business 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

SPECIAL CARE – PRIVATE HEALTH SERVICES PLAN (PHSP) FOR YOUR BUSINESS

- If your business makes \$30K or more, you can:
 - Set up and use your business PHSP to pay for some (or all) of your healthcare and dental expenses
 - Get exclusive discounts: 50% savings on your plan setup, and 20% savings on administration fees
- New rules dictate that each PHSP must have a nil balance at the end of each year and amounts cannot be carried forward to the next year
- Important Tax Tip: A 100% insured PHSP has insurance premiums which qualify on an ongoing basis and you must take T4/T4A income

VIRTUAL ASSISTANTS TO MAKE RUNNING YOUR BUSINESS EASIER

- Get vetted expert North American assistants who help you make running your business easier and more productive
- Save time and money while bringing on the talent you need when you need it.

Service include:

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

WEBSITE AND SOCIAL MEDIA SERVICES

Get advice and services from website and social media experts





YOUR MONEY

ACCOUNTING, TAX, AND AUDIT SERVICES (PERSONAL AND BUSINESS)

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

BANKING (BUSINESS) – ACCEPTING PAYMENTS AND PAYROLL

- Merchant payment services
- Payroll
- Paying your taxes

BANKING (BUSINESS) – 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 (BUSINESS) – 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 (BUSINESS) – TREASURY AND PAYMENTS

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

BANKING (PERSONAL) – 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 (PERSONAL) – INSURANCE

- Mortgage insurance
- Credit card insurance
- Personal loan and line of credit insurance

BANKING (PERSONAL) – LOANS AND LINES OF CREDIT

Members get preferred rates when:

- Getting a loan
- Getting a line of credit (personal, homeowner, student)





BANKING (PERSONAL) – MORTGAGES

Members get preferred rates when:

- Buying a home
- Refinancing their home
- Buying another property

BANKING (PERSONAL) – WEALTH MANAGEMENT AND FINANCIAL PLANNING

Get expert advice for:

- Investments
- RRSPs, TFSAs, and RRIFs
- Financial planning

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

MORTGAGE BROKER SERVICES

- With a funded mortgage, members get up to \$300 toward the cost of an appraisal, or toward lawyers' fees or closing costs
- Get access to mortgage products from a variety of lenders, including the big banks

Services include:

- Purchases
- Renewals
- Refinances
- Rental properties
- And more



YOUR LIFESTYLE

INSURANCE – SNOWBIRD

Get a customized coverage plan designed to suit your unique needs, even if you have pre-existing medical conditions

INSURANCE – TRAVEL (PERSONAL AND BUSINESS)

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

- Our trusted partner 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 (PERSONAL AND BUSINESS)

- 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 (PERSONAL AND BUSINESS)

Starting at just \$24.95 per month, you get:

- 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

