

# PRO MEMBERSHIP

REGULARLY \$120 PER YEAR NOW ONLY \$90 WITH SPECIAL CODE

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## FOR YOUR BUSINESS



### INSURANCE - BUSINESS CONTINUITY

- Pays for all your business operating costs when you are injured or sick and can't generate the revenue to pay the bills
- Coverage includes: e.g. rent, utilities, phones, salaries, and much more

### INSURANCE - STOP LOSS FOR MEDICAL EXPENSES

- This insurance allots coverage of the employee's "reasonable and customary" expenses for necessary medical treatment in the event of a catastrophic injury or sickness

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

If your business makes \$30k+ you can:

- Set up and use your business PHSP so your business can pay for some or all of yours and your employee's healthcare expenses.
- Get exclusive member discounts - 50% savings on your plan setup, 20% savings on administration fees
- Pay for your healthcare with business before tax dollars and not personal after tax dollar

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## FOR YOUR HEALTH



### GROUP HEALTHCARE AND BENEFITS PLANS

- Get group healthcare and benefits plans can be customized to meet your company and employee needs and save you money
- Choose from many of the "big name" providers

### HEALTHCARE PLANS - BLENDED PLAN (SAVE UP TO 15% OVER TRADITIONAL PLANS)

- Uniquely combine your traditional healthcare plans with a Private Health Services Plan (PHSP) to provide better services to your people and save more money
- This is an exclusive service that is hard to get on your own

### HEALTHCARE PLANS - EMPLOYEE ASSISTANCE PLAN (EAP)

Get "Big Name" employee assistance plans:

- Counselling for personal and family matters (24/7 online and in-person access)
- Wellness/Nutrition/Fitness programs
- Shopping Discounts/Rewards at over 700 stores, restaurants, entertainment venue

## PRO MEMBERSHIP

EASY NEXT STEPS  
205 — 259 Midpark Way SE  
Calgary, Alberta T2X 1M2

1 (403) 879-2912

info@EasyNextSteps.com  
www.EasyNextSteps.com

FOR YOUR HEALTH CONTINUED

#### HEALTHCARE PLANS - HEALTH SPENDING ACCOUNT (HSA)

- As part of a traditional or flexible benefits plan, a Health Spending Account (HSA), your company allocates HSA credits into each plan member's account every year.
- Your plan members (e.g. your employees) may use the allocated credits as needed for eligible health-related expenses not covered by provincial health plans or by the organization's regular benefits plan.expenses.

Such as:

- Deductibles or co-insurance payments for health and dental expenses
- Health or dental expenses in excess of maximum coverage amounts
- A wide range of other health-related expenses not covered by your organization's health and dental plan that qualify as a medical expense tax credit under the Canadian Income Tax Act

#### HEALTHCARE PLANS - HOUR BANK BENEFITS PLAN

- Provide your employees with healthcare and benefits based on the hours they work.

#### HEALTHCARE PLANS - PERSONAL HEALTHCARE PLANS

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

#### INSURANCE - ACCIDENTAL DEATH AND DISMEMBERMENT

- Provides tax-free payouts to policyholders and their dependents in the event of an accident causing death or disablement
- Sums start at \$100,000, and can be paid out in units of \$50,000 to maximum of \$500,000

#### INSURANCE - CRITICAL ILLNESS

- Covers you and your family if you are diagnosed with 25 illnesses including cancer, heart attack, stroke, loss of sight/hearing/speech, MS, Parkinson's/Alzheimer's.

Take the financial stress away and use the money to:

- Go for a needed vacation

#### INSURANCE - DISABLEMENT AND DISMEMBERMENT

- Great coverage if your livelihood depends on your body parts (e.g. pro athletes, models, performers, emergency respondents, etc.)

#### 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 If required, additional diagnostics, on-site care or treatment at a Mayo Clinic

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

- No more long waiting lists
- Improve and shorten your recovery
- Get diagnostics (including MRI and CT scans), pre/post-surgery consultation with specialists
- Surgery for more than 135 eligible conditions and 500 medical procedures.
- The Premium Package adds on critical illness coverage and access to over 3,500 health facilities and 400,000 doctors in North America.

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FOR YOUR HEALTH CONTINUED

SPECIAL CARE ONLINE CANADIAN MEDICAL PRACTITIONERS and PHARMACY  
Get the following for as little as \$8.33 per month

Your employee gets:

Online Medical Practitioners (24/7 Online and In-person access):

- Unlimited visits
- Talk to someone in about 15 minutes - No long waiting lines
- Diagnosed and treated for 450 minor illnesses right away and receive an online visit summary including any prescriptions you need
- Great for when it is hard to see a doctor

Online Pharmacy

- Save up to 30% on your prescription costs through our partner Alliance Pharmacy
- Free delivery to your door typically within one business day
- Order and get your prescriptions, over the counter meds and other pharmacy items with pharmacists always ready to help you
- Great for renewals and blister packs

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## FOR YOUR LIFESTYLE



### TRAVEL INSURANCE - SNOWBIRD

- Get a customize coverage plan to fit your unique needs, even if you have pre-existing medical conditions

### TRAVEL INSURANCE - PERSONAL AND BUSINESS

- Travel insurance for short, long and multiple business trips per year
- For your healthcare, trip cancellation and interruption, baggage, top up the coverage you have
- Did you know - that your provincial healthcare may not cover you when you are traveling in Canada

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## FOR YOUR MONEY



### 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, our preferred partner program will supply up to \$300 towards the cost of an appraisal or towards lawyers fees/closing costs
- Purchases, renewals, refinances, rental properties, and more
- Access to mortgage products from a variety of lenders including the big banks
- No cost to you and access to other preferred incentives

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## FOR YOUR PROTECTION



### IDENTITY THEFT PROTECTION - PERSONAL AND BUSINESS

- It is hard to know if and when your identity has been stolen. The longer it takes for you to notice the worse the problems become and more complicated to resolve.
- Get comprehensive identity theft protection, continuous credit and credit score checking, 24/7 online support.

Preferred Member Service Save Money Save Time Secure

**EASYNEXTSTEPS**  
DESIGNED FOR LIFE

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FOR YOUR PROTECTION CONTINUED

**LEGAL ADVICE (ONLINE 24/7)- PERSONAL AND BUSINESS**

Starting at just \$24.95 per month you get:

- Unlimited Consultations,
- Help with speeding tickets
- 24-hour emergency assistance
- Uncontested family law
- Landlord/tenant agreements
- Document preparation reviews (e.g. wills, power of attorney)

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