

Group Benefits Insurance

Helping you attract and retain talent with an affordable, competitive employee group benefit program.

Extended Health Care

Additional health care services not covered under your provincial plan. Hospital care, prescription drugs, medical services and equipment, paramedical services, vision care, 1-800 emergency travel assistance.

Dental Care

Basic, major restorative and orthodontic dental coverage.

Life Insurance, Accidental Death and Dismemberment (AD&D)

Assurance for families that they will be covered in the event of death or dismemberment, with no medical evidence required.

Critical Illness*

Financial protection if you are diagnosed with a covered critical illness.

Disability Coverage

Protection in the event of a short or long term disability.

Health Care and Lifestyle Spending Accounts*

Plan flexibility for additional health-related expenses or wellness initiatives like fitness memberships.

Global Health Coverage*

Additional medical benefits for Canadians working abroad (war risk, no pre-existing clause, crisis assistance, etc).

Akira Virtual Healthcare*

Safe and secure text, video, or audio chatting 24/7 with a healthcare professional, without having to go into the physical doctor's office or walk-in clinic.

Vitality

A health app that rewards group benefits plan members for leading a healthy lifestyle.

Workplace Advisor

An Employee and Family Assistance Program (EAP) that provides confidential support for plan members when they need access to expert resources, helping to reduce absenteeism and foster productivity. Enhanced EAP also is available at an additional cost.*

Executive Medicals*

Preferred pricing

**Available at an additional cost*

Additional Services Included

Human Resources Support Services - HRdownloads®

Live HR Advice

Online Training

- ▶ 3 training seats per employee (2-99 employees)
- ▶ Stay compliant with industry and government regulations while developing your employees

Unlimited site browsing

Online Documents and Resources

- ▶ 50 document downloads (2-99 employees)
- ▶ Choose from thousands of professional documents in the online library
- ▶ Survey Tools
- ▶ 2 surveys (2-99 employees)
- ▶ Measure performance, assess the results

TechLife packages offer:

- ▶ Individual Insurance and Investment Planning
- ▶ Group RRSP and Pension Programs
- ▶ Group Home and Auto Insurance
- ▶ Group Benefits
- ▶ Business Insurance



TechLife®

An End-to-End Risk Management, Insurance, and Benefits Program for Start-ups and Scale-ups

TechLife helps you attract and retain talent with an affordable, competitive group benefits program.

Eligibility Requirements:

- ▶ All eligible full-time employees on Canadian payroll working a minimum of 24 hours per week
- ▶ Provincial health coverage or replacement coverage must be in place for each employee
- ▶ The employer must contribute a minimum of 51% of the premium of the benefits program, excluding any optional benefits
- ▶ Your business must be a technology network member to enroll in the program
- ▶ Waiting period option of none or three months
- ▶ Family content on benefits cannot exceed 30%
- ▶ The program covers contract employees who work solely for the employer for a minimum of 12 months (no LTD coverage)
- ▶ Must have two full-time employees or more



Discover TechLife at techlife.cowangroup.ca or contact us at techlife@cowangroup.ca



Group Benefits Insurance TechLife Benefits eligibility requires at least two eligible, full-time employees

Employer may choose as a company the following options		Option 1	Option 2	Option 3	Option 4
Life Insurance, Accidental Death and Dismemberment (AD&D) <i>No medical evidence required</i>		1x annual salary (\$500,000 max)	2x annual salary (\$500,000 max)	\$30,000 each	\$60,000 each
		Option 1	Option 2		
Dependent Life (optional)	Spouse	\$5,000	\$10,000		
	Child	\$2,500	\$5,000		
Group Optional Life (subject to evidence)		Employee, Spouse		• Increments of \$10,000 to \$500,000 max • 100% employee paid	
Group Critical Illness (optional or mandatory)		Employee		• \$25,000 • Per employee	
Akira Virtual Healthcare		\$3.95 per employee per month			
Vitality		Employee Health and Rewards App - included			

Protection in the Event of a Disability

Short Term Disability (STD) (Optional Benefit)

Option 1 (taxable employer paid premium)	Option 2 (non-taxable, employee paid premium)
70% of earnings up to \$1,500 per week	66.7% of earnings up to \$1,500 per week

- Benefit payable from 1st day of injury or hospitalization and after 7th day of illness
- Maximum benefit payable for 16 weeks

Long Term Disability (LTD) (Optional Benefit)

Option 1 (taxable, employer paid premium)	Option 2 (non-taxable, employee paid premium)
70% to a maximum of \$10,000 per month Any benefit payments are treated as taxable income to the employee	66.7% of the first \$2,500 of monthly earnings, 50% of the next \$2,500 plus 40% of the balance to a maximum of \$10,000 per month Any benefit payments are treated as non-taxable income to the employee
Option 3 (taxable, employer paid premium)	Option 4 (non-taxable, employee paid premium)
70% to a maximum of \$5,000 per month. Any benefit payments are treated as taxable income to the employee	66.7% of the first \$2,500 of monthly earnings, 50% of the next \$2,500 plus 40% of the balance to a maximum of \$5,000 per month Any benefit payments are treated as non-taxable income to the employee

- Benefit payable following 112 consecutive days of total disability (includes partial disability)
- Payable to age 65 or prior recovery
- Two year own occupation definition (any occupation thereafter)
- Pre-existing condition clause applies
- Guaranteed issue limit \$8,000 < 100 employees
- Guaranteed issue limit \$10,000 > 100 employees

Extended Health Care Must have valid Provincial Health Insurance to be eligible

Coverage, Coinsurance, and Maximum Details	Basic (1)	Enhanced (2)	Premium (3)
Pay-Direct Drug Card Covers drugs legally requiring a prescription. <i>(Mandatory generic plan)</i> Speciality Drug Care Program	80% for the first \$2,000 of paid claims per calendar year; 100% thereafter	90% for the first \$2,000 of paid claims per calendar year; 100% thereafter	100% of all eligible claims
Per Script Dispensing Fee Maximum	\$8.20	\$10	\$10
Paramedical Practitioners Massage Therapist, Chiropractor, Physiotherapist, Speech Therapist, Psychotherapist/MSW/Psychologist/Clinical Counsellor/Marriage and Family Therapist/Psychoanalyst, Osteopath, Naturopath, Acupuncturist, Podiatrist/Chiropract, Nutritionist/Dietitian	80% (\$500 combined max per calendar year)	90% (\$500 per practitioner max per calendar year)	100% (\$750 per practitioner max per calendar year)
Medical Services and Supplies	80%	90%	100%
Out-of-Canada - 1-800 Travel Assistance Emergency health care coverage for up to 90 days per trip \$5,000,000 maximum per lifetime <i>(business or personal)</i>	100%	100%	100%
Semi-Private Hospital (optional)	Yes or No	Yes or No	Yes or No
Eye Exams (included) One eye exam for adults every 24 months One eye exam for children under age 21 every 12 months	100%	100%	100%
Vision Care (optional) Every 24 months for eyeglasses, contact lenses, or laser eye surgery	Choose: • \$200 • \$300 • None		

- Includes Health eLinks and Health Service Navigator—a health support centre and second opinion service
- Two year survivor benefit included
- Premium plan is only available for more than five employees
- Provincial Health Replacement products available - must be in place to access TechLife benefits
- Access to global health care products and consulting services

Dental Care

Coverage, Coinsurance, and Maximum Details	Basic (1)	Enhanced (2)	Premium (3)
Basic Preventative Services Exams, x-rays, fluoride, cleaning, fillings, routine extractions, routine surgical, space maintainers, major surgical services, periodontics, endodontics, and denture repairs Recall visits once every 9 months	80% Scaling 8 units	90% Scaling 12 units	100% Scaling 12 units
Major Restorative Services Crowns, fixed bridges, inlays, onlays, partial or full removable dentures, implants	Not available	50%	50%
Calendar Year Maximum for Preventative and Major Restorative Services Per Insured Person	\$1,500	\$2,000 combined max	\$2,000 combined max
Orthodontic Coverage For eligible dependent children under age 19 only	Not available	Not available	50% \$2,000 lifetime max
Current Year Province of Residence Dental Fee Guide	Yes	Yes	Yes

- Two year survivor benefit included
- Premium plan is only available for more than five employees

