



FOUNDATION PLAN

Pooled Employee Benefits Plans for Small Business

Looking for an edge to hire the best?

Affordable benefits to help
you attract and retain the
best employee talent in the
market.



FACT: Every industry in Canada is dealing with a shortfall in qualified employees. Good employees are in demand and can choose where they put their skills to work. Companies that attract and retain the best employee talent come out on top.

Employee Benefits are a key part of any strategy to attract and retain talent. These programs help contribute to company culture and success. Many small businesses feel they cannot afford to invest in Employee Benefits programs, or that the future cost of these programs will escalate out of control and therefore are at a disadvantage when competing

for quality employees.

With the **BRUCE PENINSULA BUSINESS ALLIANCE** Benefits Foundation Plan it is now possible for small businesses to afford and sustain competitive Employee Benefits programs that employees love and that provides protection for them and their families.

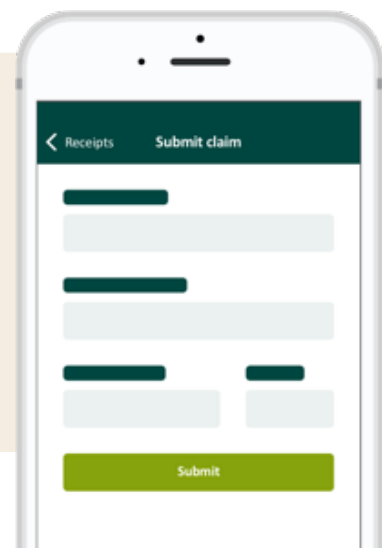
**TAP into our strength by joining
the Benefits Foundation Plan.**

Mobile apps give employees direct access so they can:

- Submit an eClaim—Drug, Paramedical, Vision, Dental, Healthcare Spending Account, and Incidental Health Expense
- Enter a new provider
- Submit eClaim receipts on their mobile device by using the camera function or uploading a photo from their device's library
- View and update their banking information
- Access a mobile version of their benefit card and save as an image to their device's photo library
- Save their benefit card to a digital wallet (like Apple Wallet)

Connect 24/7 With Two Easy Options

1. Access a dedicated website for Group Plan Members via Desktop
Or
2. Use your mobile device to access the website for Group Plan Member



Foundation Plan: Value Adds Included



Expert Medical Opinion

Expert Medical Opinion is more than just a second opinion. It is a confidential process that compliments the care you receive from your physician.

Best Doctors medical specialists:

- Perform an in-depth analysis of your medical data, including diagnostic imaging
- Re-test pathology samples, if necessary
- Provide an expert's detailed summary of the findings, which we encourage you to share with your physician

Mental Health Navigator

Are you struggling or feeling overwhelmed? Are you concerned because you feel your condition isn't improving or your treatment isn't working?

The Best Doctors Mental Health Navigator can help you feel more like yourself again. It's a confidential and personalized service.

You've got Teladoc

Talk to a doctor within an hour by phone or video.



Set up your account today to talk to a Canadian-licensed physician for non-emergency medical conditions.

Foundation Plan: Benefits You Can Add

Employee Assistance Program

The AssistNow Employee Assistance Program (EAP) provides a wealth of expert assistance to employees and their families, as well as to managers and company leaders – all in one affordable program provided by Aspira Corp. A key component in any benefits plan, the EAP delivers confidential powerful support, quickly, whenever it's needed.

Key Features & Benefits

- 24 hour response centre for instant access to expert support, whenever it's needed

- Choice of in-person or telephone counselling
- Single point of contact for a wide range of services and information that can improve employee wellbeing and reduce lost time at work
- Work-life and wellness web portal providing reliable health information, training, 24/7 e-coaching, to help individuals, take charge of their health and wellbeing, and minimize illness and lost time at work
- Management consultation to help resolve challenging employer-employee issues
- Crisis/trauma/critical incident service providing expert emergency response in case of a workplace traumatic event

Critical Illness Insurance

A serious illness can be frightening enough without having to worry about money. Disability benefits help but often not enough. Group CI can fill the gap and relieve some of the stress allowing Employees to focus on recovery.

- Assurance employees and their dependents are able to pay for unforeseen medical costs due to critical illness
- Offers competitive benefits
- Provides lump sum, non-taxable payment to employees if diagnosed with a covered condition & survival period met
- Coverage of 31 health conditions with Traditional or Enhanced CI

Disability Benefits

When an employee is unable to work due to illness or injury, paying bills can be a challenge. Long term disability benefit plans can provide employees with financial protection while they are off work and help them return to work quickly and safely.

Health Care Spending Account

A Health Care Spending Account can help:

- Cover a wide variety of products than most standard benefit plans
- Cover any family member who is financially dependent on the plan member
- With an overall maximum but no limits on individual benefits, HSCA is flexible
- Self-insured, only pay when an employee uses the benefit





Start your
benefits journey
with us today.

bruce **peninsula**
business alliance Inc.