



Pool & Hot Tub Council of Canada

# BENEFITS PLAN

Proposal for groups of 3+ employees



Pool & Hot Tub Council of Canada



# About PHTCC Benefits Plans

## ***Why did we create a benefit plan for members?***

A benefits plan supports people's health and wellbeing—empowering them to feel their best at home and at work. When that plan is provided by an employer, it fosters a positive working relationship and helps businesses build amazing teams.

But the right plan can be hard to find, and can be cost-prohibitive for smaller businesses or self-employed individuals. Many companies must reduce their benefits over time due to high rate increases—having a negative effect on employee engagement and job satisfaction. That's not right!

That's why the Pool and Hot Tub Council of Canada, with the help of EIO Solutions, has created the [PHTCC Benefits Plan](#), available to all our members. This new plan leverages the size of the association to guarantee comprehensive health & wellness support at lower rates than a small business can find on their own—ensuring our members' employees are happy, healthy, and productive and our businesses thrive!



# Health & Dental Benefits

## Health & Dental Benefits Base Plan

The base plan design for the PHTCC Benefits Plan offers coverage that supports most of your employees' healthcare needs. But your business—with your unique employees—deserves a plan tailored to your specific needs, so you can enhance or modify your coverage based on the customizable options noted on the following pages.

## Health & Dental Base Rates

The PHTCC has leveraged the size of our association's member base to negotiate the rates below, which will be guaranteed for one year from your plan's start date.

	Single	Family
Health	\$64.60	\$164.21
Dental	\$31.39	\$102.63

## Employee Classes

Your benefits plan is part of employees' total rewards package and can be scaled based on role, tenure, hours worked, or any other criteria. By creating multiple classes, you can ensure your most loyal employees feel highly valued while providing new hires or part-time workers a great perk.

Please indicate below how many classes you would like to create and complete the attached employee census to verify employees' placements.

Employee Class	# Singles	# Families
<input type="checkbox"/> Add Class A: _____		
<input type="checkbox"/> Add Class B: _____		
<input type="checkbox"/> Add Class C: _____		
<input type="checkbox"/> Add Class D: _____		

## Coverage Details (1/5)

Prescription Drugs	
<b>Co-Pay</b> % of cost paid by plan	80% Coverage
<b>Drug Maximum</b> Annual claim limit (per family member)	\$5,000
<b>Deductible</b> Amount paid by member (per claim) before coverage activates	\$0
<b>Speciality Drugs</b> Fertility & family planning, smoking-cessation, weight-management, diabetes supplies	Not Included
<b>Drug Formulary</b> The brand of drug that is covered under the plan	Mandatory generic
<b>Termination Age</b> Age at which employees are no longer eligible for benefits	Age 70

Prescription Drug Plan Options		
Coverage Change	Single	Family
<input type="checkbox"/> Increase co-pay to 100%	\$11.75	\$30.39

## Coverage Details (2/5)

Registered Healthcare Services (Paramedicals)	
<b>Co-Pay</b> % of cost paid by plan	80% Coverage
<b>Overall Maximum</b> Annual claim limit	Single: \$1,500 Annual Maximum Family: \$2,500 Annual Maximum
<b>Per-Practitioner Maximum</b> Annual claim limit (per family member) by practitioner type	\$500 Annual Maximum
<b>Per-Service Maximum</b> Individual claim limit for each service provided	\$75 Per Service
<b>Included Practitioners</b> Services eligible for paramedical claims	Acupuncturist, Audiologist, Chiropractors, Dietician, Homeopath, Massage Therapist, Naturopath, Occupational Therapist, Osteopath, Physiotherapist, Podiatrist/Chiropodist, Psychologist, Speech Therapist, Paramed X-rays, Social Worker
<b>Termination Age</b> Age at which employees are no longer eligible for benefits	Age 70

Registered Healthcare Services Plan Options		
Coverage Change	Single	Family
<input type="checkbox"/> Increase co-pay to 100%	\$4.93	\$12.74
<input type="checkbox"/> Increase per-practitioner maximum to \$750	\$2.70	\$7.00
<input type="checkbox"/> Remove per-service maximum	\$3.24	\$8.38

## Coverage Details (3/5)

Vision	
<b>Co-Pay</b> % of cost paid by plan	80% Coverage
<b>Vision Maximum</b> Claim limit for eye exams and eyewear.	Exams: \$75   Eyewear: \$225 /2 years for adults; /1 year for children
<b>Termination Age</b> Age at which employees are no longer eligible for benefits	Age 70

Travel	
<b>Coverage Amount</b> Emergency medical coverage for medical expenses incurred outside of Canada	\$5,000,000 60-days/trip
<b>Trip Cancellation</b> Coverage for travel cancellation	Not Included
<b>Termination Age</b> Age at which employees are no longer eligible for benefits	Age 70

Vision Plan Options		
Coverage Change	Single	Family
<input type="checkbox"/> Increase eyewear maximum to \$300	\$1.62	\$4.20

## Coverage Details (4/5)

Major Medical Supplies and Services	
<b>Co-Pay</b> % of cost paid by plan	100% Coverage
<b>Accidental Dental</b> For emergency dental repair products and services	\$5,000 Annual Maximum
<b>Ambulance &amp; Hospital*</b> For emergency transportation and extended hospital stays	Ambulance: \$5,000 Annual Maximum Hospital: Semi-Private Room
<b>Hearing Aids**</b> For hearing devices	\$500/5 Year Maximum
<b>Orthotics**</b> For footwear and inserts	\$400 Annual Maximum
<b>Other Medical Equipment, Services, &amp; Supplies</b> For eligible claims not listed above	Private-Duty Nursing: \$10,000/year X-Rays and Lab Tests: \$500/year Convalescent Hospital: \$40/day up to 120 days
<b>Termination Age</b> Age at which employees are no longer eligible for benefits	Age 70

Limitations and additional coverage may exist. It is recommended to contact a plan administrator prior to purchasing medical equipment to determine eligible coverage.

\*Eligible for reasonable and customary charges, which may vary by province.

\*\*Referral required.

## Coverage Details (5/5)

Dental	
<b>Basic Dental Co-Pay</b> % of cost paid by plan; applies to exams, cleanings, x-rays, preventative services, cavity fillings, and periodontics	80% Coverage
<b>Deductible</b> Amount paid by member (per claim) before coverage activates	\$0
<b>Basic Dental Maximum</b> Annual claim limit (per family member)	\$1,000 Annual Maximum
<b>Recall Exam</b> Time between subsequent dental exams/cleanings	6 Months
<b>Scaling Units</b> Time allotted for scaling during dental cleaning (:15-minute increments)	10 Units
<b>Termination Age</b> Age at which employees are no longer eligible for benefits	Age 70

Dental Plan Options		
Coverage Change	Single	Family
<input type="checkbox"/> Increase co-pay to 100%	\$6.69	\$21.68
<input type="checkbox"/> Increase maximum to \$1,500	\$11.62	\$37.64



# Pooled Benefits

## What are Pooled Benefits?

Pooled Benefits are what you traditionally picture when you think of **insurance**: coverage for unforeseen events that create large financial burdens for employees. As part of the PHTCC Benefits Plan, you can choose which pooled insurance products to include or omit from your plan.

- Life insurance
- Dependant life insurance
- AD&D
- Long-term disability
- Critical illness

## Pooled Benefits Coverage

Life	Maximum Coverage	\$250,000
	Non-Evidence Maximum	\$250,000
	Benefit Reduction	50% at Age 65
	Termination Age	Age 70
AD&D	Maximum Coverage	\$250,000
	Non-Evidence Maximum	\$250,000
	Benefit Reduction	50% Age 65
	Termination Age	Age 70
Dep. Life	Spousal Coverage	\$10,000
	Child Coverage	\$5,000
Critical Illness	Maximum Coverage	\$50,000
	Termination Age	Age 65
Long Term Disability	Non-Evidence Maximum	\$6,000
	Payment Period	5 Years
	Termination Age	Age 65

# Pooled Benefits

## Pooled Benefits Rates

Each PHTCC member will be quoted individually for pooled benefits based on workforce demographics. The association has negotiated the following approximate per-employee monthly premiums\* based on average ages (no health screening required):

	25-34	33-44	45-54	55-64
<b>Life Insurance</b>	\$27.50	\$37.25	\$76.00	\$147.50
<b>AD&amp;D</b>	\$15.00	\$15.00	\$15.00	\$15.00
<b>Dependent Life</b>	\$2.23	\$2.23	\$2.23	\$2.23
<b>Critical Illness**</b>	\$8.60	\$20.60	\$52.25	\$160.65
<b>LTD**</b>	\$33.24	\$55.92	\$91.32	\$103.51

\*Premiums shown above are approximate. Please submit a quote request for accurate rates.

\*\*Critical Illness and LTD have narrower age bands and are affected by additional demographic factors and income. Premiums shown above are representative of a white-collar employee at the high-end of the indicated age bands earning \$100,000 annually.

Pooled Benefits Inclusions	
Coverage Change	Premium
<input type="checkbox"/> Include Life	To be quoted
<input type="checkbox"/> Include AD&D	To be quoted
<input type="checkbox"/> Include Dependent Life	To be quoted
<input type="checkbox"/> Include Critical Illness	To be quoted
<input type="checkbox"/> Include LTD	To be quoted

## Plan Add-Ons (1/3)

### Maple Virtual Care

Whether employees need a prescription or a referral, give them access to healthcare consultations directly from their phone—saving time and ensuring they get instant medical advice whenever they need it.



Included in every plan

### PocketPills Online Pharmacy

PocketPills' online pharmacy refills employees' prescriptions and automatically ships them directly to their door. **Plus**, PocketPills provides EIO clients 20% additional drug coverage for six months then 10% thereafter (when claims are submitted through their online platform).



Included in every plan

### Workplace Options Employee Wellness Support

Comprehensive employee wellness programs—including emotional, physical, and practical support—ensures your people stay happy, healthy, and engaged both at work and throughout their lives.



☐ \$4.00/Employee

## Plan Add-Ons (2/3)

### Medical Second Opinion

Have Medical Experts review your medical information and give you answers to critical questions, empowering you to make the best decisions. Throughout the process you will be supported by a Nurse Team who can help make sense of the information and activate services and support around you.



☐ \$2.50/Employee

### Foreign Workers Health Coverage

Provide foreign workers with temporary coverage for products and services normally covered under government health plans, including:

- Hospital expenses
- Physician expenses
- Laboratory and imaging
- Ambulance
- And more



☐ Request a quote

### Group Retirement Savings Plans (GRSP)

Set up a Group Retirement Savings Plan to better support employees' financial wellbeing. Plus, if you also offer Lifestyle Spending Accounts, choose to automatically transfer unused funds into employees' savings!



☐ Request a consultation

# Plan Add-Ons (3/3)

## Lifestyle+ Spending Accounts

The perfect complement to any benefits plan: **Lifestyle+ Spending Accounts** offer the ultimate flexibility in benefits coverage.

Employees can use their account on wellness benefits not covered under a traditional plan, top-up co-payments on drugs or other claims, or even roll funds into a year-end investment plan if they don't need to use the funds on health and wellness.

Ways employees can use their account:

- ✓ More massages, physio, and more
- ✓ Gym memberships
- ✓ Sports equipment
- ✓ Vitamins
- ✓ Pet insurance
- ✓ Day-spa services
- ✓ Alternative wellness treatments



☐ Add Lifestyle Spending Accounts at annual contribution:

\$

# Benefits Plan Estimate

\*To be completed by  
EIO's Benefits team.

	Volume	Base Rate	Adjustments	Premium
<b>Pooled Benefits</b>				
Life				
AD&D				
Dep Life				
CI				
LTD				
<b>Health</b>				
Single				
Family				
<b>Dental</b>				
Single				
Family				
<b>Add-Ons</b>				
EAP				
2 <sup>nd</sup> Opinion				
Lifestyle+				
			<b>TOTAL MONTHLY PREMIUM</b>	

Summary of Customizations

# Getting Started

## 1. Select your desired plan coverage

Consult an EIO Advisor to determine the coverage options that best suit your employees' needs on your budget.

## 2. Submit your custom proposal to the EIO Benefits team

When satisfied with your coverage selections, submit a copy to your benefits plan request to [benefits@eiosolutions.com](mailto:benefits@eiosolutions.com)

## 3. Review and sign your contract

Review your benefits contract and provide any missing information. When ready, provide your billing details and return your signed contract to [benefits@eiosolutions.com](mailto:benefits@eiosolutions.com) and cc your EIO Advisor.

## 4. Start your benefits onboarding process

A member of EIO's team will coordinate the next steps in your onboarding process, including:

- Terminating existing benefits (if required)
- Collecting additional employee details for account set-up
- Communicating changes to employees, plan administrators, and billing administrators
- Scheduling benefits information sessions for employees

If you have any questions about this proposal, please contact:



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