

# EXCLUSIVE CUSTOMCARE BENEFITS

We Have You Covered!



Every Small Business  
is **DIFFERENT**

MEMBERS ONLY BENEFITS

Complete your Health Spending Account  
with exclusive benefit packages.  
Created with small businesses in mind.

  
CustomCare™



## EXCLUSIVE MEMBER BENEFITS

You have started your journey with us,  
now let us help you with the essentials.

CustomCare recognizes the challenges small businesses face when trying to choose the right employee health benefits program.

You've taken the first step and added a Health Spending Account! We want to ensure you are getting everything that you and your employees need.

Whether you're planning for the unexpected or want to be more proactive and efficient with your money, there is a package to suit you.

These products and packages are exclusively available to CustomCare plan members ONLY.

Come on in and see what other members are already doing to save!



CustomCare is inspired by making a positive difference to over 7,000 Canadian Small Business Owners and their employees.



## EXCLUSIVE BENEFITS MENU

### ProSave

Taking advantage of our savings networks to make your health spending account dollars go farther and earnings last longer.

### LifeNav

A healthy and happy employee is a productive employee. Gain access to the programs typically only available to large benefit plans.

### Travel & Major Medical Insurance

Medical coverage while you're away and when you're home. Add the catastrophic coverage to your health spending account to ensure total peace of mind.

### Guaranteed Critical Illness Insurance

Protect yourself and your family, because your bills don't stop when the unexpected happens.

### Diagnostic and Specialist Access Insurance

When your health is at risk, you shouldn't have to wait.



Individual participation allowed



100% participation of all employees is required

\* These products are exclusively available to CustomCare Health Spending Account clients.



# PROSAVE

Making your dollars work smarter!



**\$6.95** + tax  
PER EMPLOYEE  
PER MONTH

ProSave was designed with one thought in mind, how can CustomCare help our clients get more for their money? This package will stretch your Health Spending Account dollars and help you save on everyday purchases you're already making.



Venngo provides world-class discount programs with a focus on financial, physical and mental well-being. More than 1,000 unique discounts and offers are conveniently available online or via an exclusive Venngo mobile app. They make it possible to save \$1,000's every year on a broad range of products and services. Discounts from over 300 health & wellness vendors make it more affordable for individuals to pursue a healthy lifestyle and stretch health spending account dollars even further. Venngo WorkPerks® helps you create a happy, healthy workplace. Find out more at [www.venngo.com](http://www.venngo.com).



Gain access to preferred network of pharmacies, dentists, vision discounts, paramedical discounts, and preferred pricing on hearing aids.

*Save on your prescriptions, frames/lenses and contacts, and so much more!*

Example:

Tammi spends \$400 on glasses, and \$2,000 on Drugs (plus \$150 on dispensing fees). By adding ProSave, Tammi saves \$160 on her glasses and \$40 on dispensing fees. Saving her \$200 in her HSA.

This doesn't include the hundreds or even thousands she can save with WorkPerks discounts!





# LIFENAV

Services designed to help you navigate over life's hurdles.



LifeNav is a package designed to provide information and support at a time when it's needed most. These benefits are typically only offered by big benefit plans. At CustomCare, no matter the size of your business, we want all benefits to be accessible.

## Employee Assistance Program



In order to ensure employees get the help they need, employers across Canada are implementing Employee Assistance Programs (EAP). These programs are completely confidential and provide employees with access to virtual short-term counselling and coaching for personal issues such as Depression, Anxiety, Stress, Weight control, Alcoholism, Drug Use, Personal Loss, etc.

## Stress Reduction Program

Vero Solutions offers employees a virtual stress and anxiety reduction program that can be completed in just 8 weeks! Employees learn how to achieve work/life balance, become more productive, boost morale and so much more.

**\$8.95<sup>+ tax</sup>**  
PER EMPLOYEE  
PER MONTH

## Second Opinion Services



Statistics show at least 10-15% of patients are misdiagnosed in Canada yearly. In a world where medical advancement is constantly evolving, WorldCare offers the ability to access their global network of over 18,000 medical experts from top facilities. Helping you make informed decisions to ensure quality care.

## Accidental Death & Dismemberment \$20,000 AD&D

In some circumstances, information is not enough. To complete this package, a \$20,000 Accidental Death & Dismemberment policy is included to protect your employees and provide help for their families should a catastrophic event occur.





# TRAVEL & MAJOR MEDICAL INSURANCE

Away or at home, things happen.



## Travel Insurance

Any time you or a family member suffer an unexpected medical emergency while traveling outside the province you are covered.

- \$1 Million in Coverage per person per claim
- Unlimited trips per year, up to 45 days each
- Transportation home or to a different medical facility
- No deductible
- World wide coverage as soon as you leave your province of residence

**\$19.95**  
Single person

**\$29.95**  
Family

PER MONTH\*

## Major Medical

- Catastrophic injury or sickness while in Canada
- \$2,500 Deductible
- Up to \$125,000 per year, per person, per injury or illness
  - Hospital Charges
  - Prescription Drugs
  - Nursing Services
  - Ambulance Service
  - Qualifying Licensed Practitioners





# CI & DSAI

Because one suitcase is never enough.



## Guaranteed Critical Illness (CI)

Critical illness can occur at any time, to anyone. A serious illness such as cancer or heart attack affects one in four women and one in five men before retirement age. This can greatly impact your ability to work or even perform common tasks. Critical illness insurance is designed to ease the financial pressures by paying a tax-free lump sum in the event you are diagnosed with a covered illness.

*Because Your Bills Don't Stop  
When the Unexpected Happens*

### We have you covered

- Life-Threatening Cancer
- Heart Attack
- Stroke
- Parkinson's Disease
- Alzheimer's Disease
- Coma
- Major Organ Transplant

Visit us at  
[customcare.ca](http://customcare.ca)  
to calculate your  
Exclusive Member  
Premium\*

\* For a complete list and exemptions for pre-existing conditions please visit our website.



## Diagnostic and Specialist Access Insurance (DSAI)

### Why Is There A Wait?

Canadian medical specialists are limited to how many new patients they are able to diagnose each month as determined by the Canadian Health Care system budget. Meanwhile, you are being referred to these specialists by your family physician and forced to wait in line for an average of 34 weeks.

**\$20**  
PER ADULT\*

**\$20**  
UNLIMITED  
CHILDREN\*

### Covered Specialists

- Orthopedics
- Cardiology
- Neurology
- General Surgery
- Gastroenterology
- Ear, Nose & Throat
- Ophthalmology
- Urology
- Rheumatology
- Spine Team

### You Don't Have To Wait!

DSAI Insurance allows your employees guaranteed access to 10 of the most commonly referred medical specialists within 21 days of receiving a referral from your family doctor. If your specialist requires a MRI or CT scan to complete your diagnosis, one will be scheduled within 3 - 4 days at no cost to you.





## GET YOUR ESSENTIALS TODAY!

Visit [customcare.ca](http://customcare.ca) to purchase or to learn more about any of these Exclusive Member Benefits. If you prefer a personal guide please contact one of our Benefit Specialists at 1-866-820-2188.

Everything you and your employees need  
to complete a successful journey, starts with CustomCare!

Contact Us:  
1-866-820-2188  
[customcare.ca](http://customcare.ca)

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