

Created for the benefit of:

# Dental Offices in BC



## Flexwell™ Benefits

Employee Wellness Benefit & Savings Program

Presented by your contracted Benefits Consultant

Brad Woods, Lifetime Benefits

Flexwell™ Programs are exclusively provided by ABC Insurance Solutions Inc.



# Dental Offices in BC

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# Dental Offices in BC

## What is the Flexwell™ Plan for Dental Offices?

Flexwell™ gives you and your employees the freedom to choose your budget and options that fit the specific needs of your office.

They are benefits backed by ABC insurance, Green Shield Canada, Homewood Health, Industrial Alliance and administered by Lifetime Benefits.

With defined contribution benefits you know your exact cost and employees get the flexibility to choose the right plan.

The plan is fully pooled, which means that employees usage does not apply to your premiums. This results in a more stable premium.

**Dental coverage is not required!**



**Lifetime Benefits**  
Presented by Woods Lifetime Financial



ABC Insurance Solutions Inc.

# Dental Offices in BC

## How Does Flexwell™ Work?

01

You choose your budget for each employee.

02

Your employee automatically receives the base level plan, from there the employees can choose to upgrade.

03

All upgrades and plan costs over the employers budget are paid by the employee.

04

Any unused budget if applicable is automatically applied to an RRSP plan for the employee.



## Without Dental

# Dental Offices in BC

	102ECAP300	105VF80+	108VF100
<b>Drug Deductible</b>	Dispensing fee deductible	Dispensing fee deductible	Dispensing fee deductible
<b>Drug Coverage</b>	80% Generic prescription drugs \$10,000 per family per year \$50,000 per family lifetime	80% first \$2500 Drugs Generic prescription drugs Unlimited per person per year Unlimited per covered person	100% Generic prescription drugs Unlimited per person per year Unlimited per covered person
<b>Practitioner Deductible</b>	Nil Deductible	Nil Deductible	Nil Deductible
<b>Practitioner</b>	\$65 for initial visit \$65 each subsequent visit \$300 Per practitioner per calendar year limit \$600 Single \$1,200 Family maximum including massage, naturopath, osteopath, podiatrist/chiropractist, acupuncture, audiologists psychologist	\$65 for initial visit \$65 each subsequent visit \$300 Per practitioner per calendar year limit \$600 Single \$1,200 family maximum including massage, naturopath, osteopath, podiatrist/chiropractist, acupuncture, audiologists psychologist	\$65 for initial visit \$65 each subsequent visit \$500 Per practitioner per calendar year limit \$1,000 Single \$2,000 family maximum including massage, naturopath, osteopath, podiatrist/chiropractist, acupuncture, psychologist
<b>Vision Care</b>	Eye exam \$75 / 24 months	\$250 per 24 consecutive months Prescription eyeglasses, contact lenses, laser eye surgery	\$300 per 24 consecutive months Prescription eyeglasses, contact lenses, laser eye surgery
<b>Emergency &amp; Recovery Benefits</b>	100% Semi-private hospital room, ambulance costs, orthopedic shoes, hearing aids, medical appliances, and more	100% Semi-private hospital room, ambulance costs, orthopedic shoes, hearing aids, medical appliances, and more	100% Semi-private hospital room, ambulance costs, orthopedic shoes, hearing aids, medical appliances, and more
<b>Travel Benefit</b>	90 days per trip \$5,000,000 annual maximum	90 days per trip \$5,000,000 annual maximum	90 days per trip \$5,000,000 annual maximum

<b>Dental Coverage</b>	<u>Not Included</u>		
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	ECAP300	VF80+	VF100
<b>Single</b>	\$44.42	\$81.59	\$108.42
<b>Couple</b>	\$103.41	\$154.91	\$190.69
<b>Family</b>	\$123.29	\$172.48	\$232.67

\*Rates effective until May 31st, 2024. Extra charges apply for employees over age 70. Life insurance of \$25,000 is included and mandatory and based on the average age of the employees. Life Insurance costs are over and above the budget and paid for by employees ranging from \$5 to \$25 per employee. \*\*Discounts available for groups with 10+ employees.

# Dental Offices in BC

## With Dental

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<b>Travel Benefit</b>	90 days per trip \$5,000,000 annual maximum	90 days per trip \$5,000,000 annual maximum	90 days per trip \$5,000,000 annual maximum
<b>Dental Deductible</b>	\$25/\$50 Deductible	Nil Deductible	Nil Deductible
<b>Dental Coverage</b>	80% basic coverage oral examinations, cleanings, x-rays, fillings and root canals 0% major coverage adds bridges, crowns and major surgery. 0% child orthodontics	80% basic coverage oral examinations, cleanings, x-rays, fillings 50% major coverage adds root canals, bridges, crowns and major surgery. 0% child orthodontics	100% basic coverage oral examinations, cleanings, x-rays, fillings 50% major coverage adds root canals bridges, crowns and major surgery. 50% child orthodontics

	ECAP300	VF80+	VF100
<b>Single</b>	<b>\$123.16</b>	<b>\$150.17</b>	<b>\$198.59</b>
<b>Couple</b>	<b>\$257.40</b>	<b>\$265.72</b>	<b>\$370.08</b>
<b>Family</b>	<b>\$305.54</b>	<b>\$334.41</b>	<b>\$449.21</b>

\*Rates effective until May 31st, 2024. Extra charges apply for employees over age 70. Life insurance of \$25,000 is included and mandatory and based on the average age of the employees. Life Insurance costs are over and above the budget and paid for by employees ranging from \$5 to \$25 per employee. \*\*Discounts available for groups with 10+ employees.

# Dental Offices in BC

## Upgrades

Upgrades for your plan are available. Prices are specific to the office.

### Short and Long Term Disability

Add income replacement benefits for your employees. In the event that an employee becomes injured or have an illness outside of work they may be eligible for income replacement benefits up to age 65.

### Critical Illness Benefits

Should an employee have a critical illness for one of the covered conditions (including heart attack, stroke or cancer) they would be eligible for a cash payment to help them recover.

### Health Spending Account *(not included in budget total)*

Add on an extra allowance for your employees.

- Add specific additional health benefits such as vision or mental health services.
- Add on wellness benefits to cover gym memberships, vitamins, pet care, home services and more.
- Add on \*unlimited virtual mental health therapy. Must be combined with an allowance.



# Dental Offices in BC

## Examples

\*Assume a Life/ADD price of \$7 for all examples

### Example 1:

Mary is a single mother which makes her a couple. You have given couples a budget of \$175.

Mary chooses Option 1	\$257.40
Employer's contribution	\$175.00
Employee's contribution	\$82.40
Life Insurance (always EE paid)	\$7.00
Amount to RRSP	\$0.00

### Example 2:

Steven is single, you have given single employees a budget of \$125.

Steven chooses Option 3	\$123.16
Employer's contribution	\$125.00
Employee's contribution	\$0.00
Life Insurance (always EE paid)	\$7.00
Amount to RRSP	\$1.84

### Example 3:

Jamal has a large family. His wife has full benefits with the government and they do not require any additional benefits. The family budget is \$250.

Jamal chooses the waiver	\$0.00
Employer's contribution	\$250.00
Employee's contribution	\$0.00
Life Insurance (always EE paid)	\$7.00
Amount to RRSP	\$250.00





# Dental Offices in BC

## Why Get Started?

This plan is a unique opportunity to get a plan for your employees that offer:

- Fixed stable premiums for the employer
- Flexibility for all employees
- A built in administrator with Lifetime Benefits
- Create a work environment that promotes employee health and retention

## How to Get Started?

You choose the budget for your staff.

- Same amount for everyone
- Amounts based on single, couples and families
- Based on "classes" (ex: managers receive higher amounts)

Provide us with the name and email address of each employee and let them know they will receive an email. We will send the enrollments documents directly to them via DocuSign.

You will receive the company application via DocuSign as well and we will need a VOID cheque or PAD form.

Once we have received them back please allow three weeks for full set up to the first of a month. Employees will receive the booklets and cards directly to the office.



# Dental Offices in BC

## Frequently Asked Questions

### Are the benefits taxable to employees?

Some benefits are such as life Insurance, however, there is a tax efficient way to structure employee deductions which we will help you with.

### When is a medical form required to qualify?

For any office with three or less employees, it will be mandatory that each person fills out a medical questionnaire. Once the plan is in place they will not be required for new employees going on the base plan.

### What if a clinic already has benefits with another company?

In order to switch plans, you will need to give your existing provider 30 days notice to the first of a month. Prior to doing so we will need to collect your most recent renewal or usage reports if applicable and will need to approve your application regardless of size.

### What is the age limit for the plan?

Benefits cease at age 85. All members over the age of 70 will not be covered for life insurance, accidental death or critical illness. As well, the premiums will be higher due to the increased cost in travel Insurance that is built in. The increase ranges from \$30-\$60 depending on family status.

### Plan Renewals

Renewals occur once per year on June 1st, starting in 2024. All offices will be notified prior to the change. At that time employers can choose to increase their budget or pass any increase/decreases on to employees.



# Dental Offices in BC

## Frequently Asked Questions

### How often can Employees change benefits level?

Every two years they will have the option to change which benefits plan they wish to have. Should a marriage or birth of child occur, a change can be made sooner.

### Do all employees need to participate?

In short, all employees must participate in the plan, however, should an employee have benefits through their spouse, and they can provide the policy number and company in their enrollment, they can be a "waiver". They still exist on the plan and have life insurance, accidental death and any upgrades the plan currently has such as long term disability and a health spending account.

### Minimum Number of Hours to Join the Plan

An employee must work an average of 24 hours or more per week to qualify. Should you wish to cover employees with less, we can set up a parallel health spending account or look at other options.

### What if this plan doesn't fit my specific needs

No problem. A plan can be customized through us to fit your needs.

