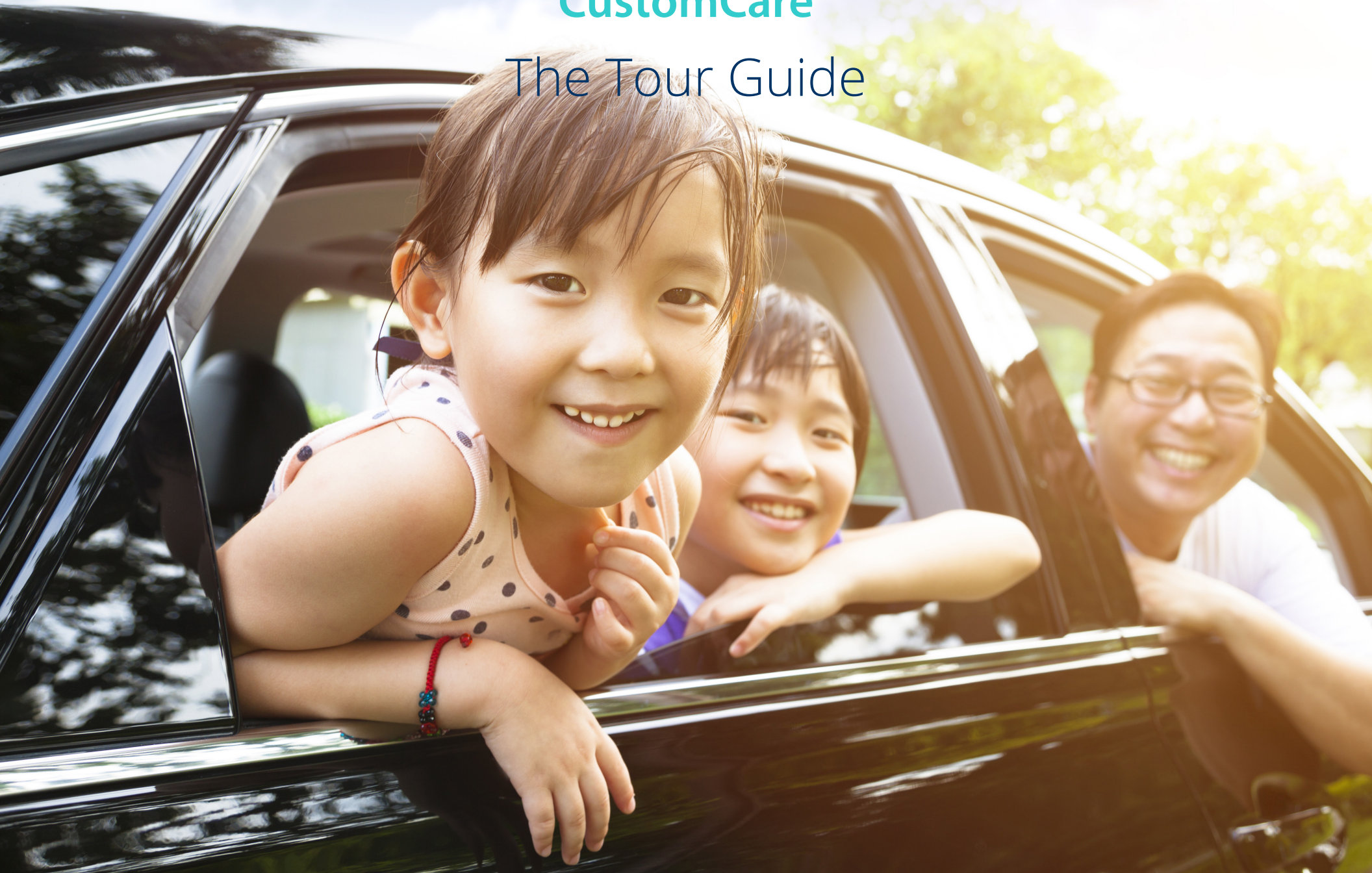




The Tour Guide



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A full-page background image featuring a skateboarder in mid-air, performing a trick on a boardwalk. The scene is bathed in the warm, golden light of a setting or rising sun, creating a strong silhouette effect on the skateboarder. The boardwalk is lined with blue metal benches on the left and palm trees and buildings in the distance. The overall mood is energetic and artistic.

EXPERTISE



We're Pleased to Meet You!

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

As an employer you want to provide a competitive, comprehensive package to your employees but don't want the costs to become unmanageable or the coverage to be inadequate.

When you make the decision to provide health and dental benefits through CustomCare, you are able to control costs, and provide valuable, flexible coverage to your employees and their dependents.

This guide will provide you with information on who CustomCare is, the plan options available to you, the services that we provide, and how to sign up for the CustomCare program.



So Who is CustomCare?

Like you, we are a small business. We truly believe that all small businesses deserve to have flexible health and dental coverage that doesn't break the bank.

In the last 14 years we have proudly upheld the values of honesty, truthfulness and sincerity. We put ourselves in our customer's shoes when we are making decisions. We love what we do, why we do it, and who we serve!

At CustomCare we endeavor to create value, deliver results, and continuously improve the lives of our customers and our fellow team members. We are creative, effective, and efficient within our company and create inspired, visionary solutions for Small Business Owners.



A group of five diverse people are gathered around a wooden table in a bright, modern office or cafe. A man with glasses and a striped shirt is on the left, holding a green mug. A blonde woman in a blue top is looking towards the center. A woman with short brown hair and glasses is smiling broadly at the camera. A blonde woman in a yellow top is looking towards the right. A man with dark hair and a beard is on the right, wearing an orange sweater. A laptop is open on the table, and a small potted plant is visible. The background shows large windows with a view of greenery outside.

HELPFUL



How does the CustomCare Program Work?

The CustomCare Program allows you to use your company's money to pay for you and your employee's personal health and dental expenses. These benefits are tax free to you and your employees and 100% tax deductible for your company!





How much will it Cost & What are the fee's?

At CustomCare we believe in transparency when it comes to the fees and costs associated with our plan.

There is a onetime set-up fee of \$295 plus tax per company. Because we are a pay per use plan, there are no monthly premiums, you will only pay a small 10% admin fee per claim. If you or your employees don't make claims, your company pays nothing.





How do I set-up a CustomCare Plan for my company?

Setting up a CustomCare Program is quick and easy. You can use our simple online tool at:

<https://my.customcare.ca/Public/Register>

We will send you an email welcome package which will include your Administrative Service agreement, employee enrollment forms, booklets and your paid receipt for the initial set-up fee which is 100% tax deductible for your company.

Your plan is effective immediately and there are no waiting periods. Once we receive your completed forms back, you and your employees can start making claims right away!

What kind of support will you receive?

The CustomCare Client Services Team is always committed to providing a people-first approach. We know that our clients are the key to our success and we take that very seriously. You will have access to our first rate Client Care Team to ask questions or for guidance.

You can also manage your account online, you will receive access to your personalized MyCustomCare admin portal. Through this site you can review the company and employee's spending account balances, run reports.



Your employees will receive access to their own personalized MyCustomCare page where they can access online claim forms, reviews personal claim history and spending account balance. Should they have any questions, they have full access to our Client Care Team via phone or online through LiveChat.



Plan Design

Classifications

Flexibility is one of the best features of this program. As the employer, you can set up different employee classifications with different benefit amounts, giving you full control over your health care budget.

These classes can be based on job title (Executive, Manager and Full Time Employee) job descriptions (Executive Assistant, Receptionist, Laborer), years of service, percentage of earnings, or by any other classification structure within your company. All employees within the same classification must be treated in an equitable manner. Individuals who are not T4 employees, such as contract employees, cannot be included on the program as there is no employer/employee relationship.

CRA states that you can write off a reasonable amount as the business owner. CustomCare believes that a max of 10% -20% of the business owner's personal income is reasonable. In our experience most employers offer between 3%-5% of an employee's salary as their starting limit.

Rollover or Forfeit of unused funds

You can choose to have unused amounts roll over to the next year, for a maximum of one year only. For example, if an employee has an annual limit of \$1,000 and uses only \$500 during the first plan year, during the second year, the employee will have \$1,500 in available benefit to use (\$1,000 for the new plan year, and the unused \$500 rollover from the prior plan year). Unused benefits carry forward for only one plan year (12 months). CustomCare handles the rollover automatically and tracks the current and prior balance separately.

The employer also has the option to forfeit unused benefits on the plan year end. An employee with \$1,000 in annual benefits who uses only \$500 during the year will have only \$1,000 in available benefit for the next plan year.



SUPPORTIVE



Optional Insurance Products

CustomCare's optional insurance products are designed to complement the CustomCare health and dental program.

These exclusive insured plans are designed to cover unexpected medical costs for you and your family from unforeseen medical situations. Whether immediate medical care is needed in your home province or you're traveling — medical help is always available with our trusted additional insurance products!



Travel & Major
Medical Insurance



Guaranteed Critical
Illness Insurance



Diagnostic & Specialist
Access Insurance



ProSave



LifeNav



Travel Insurance

When you think of traveling you think of relaxing in a stress free environment. Yet we've all heard travel stories of friends or loved ones getting admitted into a foreign hospital for treatment without having any travel insurance.

Treatment in a foreign hospital or doctor's office can cost you anywhere from hundreds to thousands of dollars, while a serious illness or injury requiring extended recovery can cost upwards of hundreds of thousands of dollars.



- \$1 Million in Coverage per person per claim.
- Unlimited trips per year, up to 45 days each.
- Medical expenses are guaranteed or advanced to service provider.
- Transportation home or to a difference medical facility.
- Referrals to physicians, pharmacists and medical facilities.
- Referrals to physicians, pharmacists and medical facilities.
- No deductible.
- Worldwide coverage as soon as you leave your province of residence.
- Available to age 70.



With CustomCare's Travel Insurance, you'll never be stranded without qualified and immediate healthcare.



Major Medical

While you can't protect your family from unforeseen illnesses or accidents, you can protect them from large debts and financial struggles by having coverage that takes care of the unexpected.

If you are hit with an unexpected accident, disease, or illness you'll need Catastrophic Coverage.



- Emergency & non-emergency medical injury or sickness while in Canada.
- \$2,500 deductible per person, which can be claimed through your CustomCare Plan.
- Available to age 70.
- Up to \$125,000 per year, per person, per injury or illness in the following areas.
 - Hospital Charges
 - Prescription Drugs
 - Nursing Services
 - Ambulance Service
 - Qualifying services of licensed practitioners



Did you know the Travel & Major Medical Insurance is not only one plan, but that everyone in the company has to participate as a group to be covered!



Guaranteed Critical Illness

You can prepare and save for things such as vacations, vehicles or new homes, but it's not common to save up for a health emergency. Hypothetically, if you or someone in your family was to have a heart attack or was to be diagnosed with a serious illness, would you have the money to pay for treatments and care? What about if time has to be taken off work? A serious illness such as cancer or a heart attack affects one in four women, and one in five men before they retire — we're ready to help you out by paying a tax-free lump sum in the event you are diagnosed with a covered illness.

Every month you pay a small premium. You can purchase coverage for yourself, your spouse and your dependent children. If one of you is diagnosed with a covered condition, that family member will receive a tax free payout of \$20,000 for each adult and \$10,000 for each dependent child.



A tax-free lump sum payment is made in the event of a diagnosed covered illness!





What's Covered?

- Heart attack
- Coronary artery bypass surgery
- Stroke
- Parkinson's disease
- Alzheimer's disease
- Kidney failure
- Multiple sclerosis
- Paralysis
- Blindness
- Benign brain tumor
- Coma
- Motor neuron disease

- Premiums for adults are based on age and smoking status
- Premiums for each child is \$10/month with a guaranteed benefit of \$10,000
- Please contact a Benefit Specialist to learn more at 1-866-820-2188



Pre-existing conditions – please refer to policy



Diagnostic & Specialist Access Insurance (DSAI)

Did you know that if your family doctor refers to a specialist for diagnosis, you could wait 8 or 10 months to actually get diagnosed? That means for months and months you won't know what condition you might have, (which could be getting worse) and the stress and worry over that time will do nothing to improve your life while you wait.

Wait List Coverage (Diagnostic & Specialist Access Insurance or DSAI) is the simplest and best answer to avoiding long wait times for MRI's, CT Scans and Specialist Consultations. As a CustomCare client, you are guaranteed access to this coverage with no medical questions.



It's a proven fact that seeing a specialist or getting a diagnostic scan within a few weeks of the initial appointment will result in a reduction in the intensity of treatment and reduce recovery time as much as 75%!

\$20
per month

*per adult;
for all dependent
children*



THE BENEFITS:

- No medical questions
- No medical underwriting or evidence of insurability required
- Employees are eligible until age 74
- Affordable monthly premiums of just \$20/Adult & \$20/month covers all of your dependent children
- No deductible or co-payments
- Lifetime benefit maximum of \$1,000,000 USD
- Covers the cost of MRI's, CT Scans and Specialist consultations
- Covers approved travel expenses for diagnostics
- No need to pay up front and be reimbursed, plan pays service provider directly
- Covers pre-existing conditions after policy has been in effect for 24 consecutive months.

COVERED SPECIALISTS:

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



Pre-existing conditions – please refer to policy



ProSave

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.



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!



LifeNav

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.

\$8.95
per employee
per month

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 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.

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 individuals and their families should a catastrophic event occur.



BLISSFUL

So, Where Do We Go From Here?

1

Sign up for Benefits My Way with CustomCare today!



Enroll Today

2

Have more questions? Let us help answer them with a live Customer Service Representative!



Get Answers

Contact Us:

Toll Free: 1-866-820-2188
Phone: (403) 640-6620
Email: admin@customcare.ca

3600 - 4th Street SE
Calgary, AB
T2G 2W3, Canada