



# enVia Benefits Program for Design Group

EXTRAORDINARY BENEFITS FOR CONTRACTORS



## A Quick Overview:

### It's New! It's Different! It's Flexible!

The enVia Benefits Program was designed to meet your personal need for comprehensive benefits and insurance protection at an affordable cost! It was developed to provide contractors benefits protection superior to anything available in the marketplace. **No health evidence is required for most benefits!**

### Better coverage AND fixed costs!

It utilizes a tax-effective **Health Spending Account (HSA)** to provide health and dental benefits far beyond what any group or individual plan can offer at a cost that you control! **No unexpected annual increases** that you find with traditional insurance plans. The HSA **automatically includes \$25,000 of Catastrophic Insurance per person per year** (\$1M lifetime) on top of the amount contributed to the HSA, providing additional insurance protection for the unexpected serious accident or illness – e.g. Cancer, Heart, Stroke, MS, etc.

The HSA provides 100% reimbursement for a much broader range of health & dental expenses including Major Restorative dental work, Orthodontics, Dental Implants, and the medical expenses of a special needs child. It is up to you to determine what you want to cover. You can change your contribution amount every year, up or down.

### Real-world, needs related protection:

**\$5 M of Travel Insurance** for trips of up to 30 days duration is automatically included.

### Income protection:

Because it's essential to protect your most valuable personal asset - your ability to earn an income - the Program includes the **enVia Income Protection Program**, a must for everyone who does not currently have disability insurance. **Short form health evidence required.**

Benefit payable is based on the average of last 2 years earnings declared on your T1 General Tax Return, and **provides a tax-free benefit of 66.7% of weekly income to a maximum of \$6,500 per month for 24 months** following a 30 day waiting period.

Benefits are payable in addition to CPP, QPP or EI Disability Benefits.

If you are permanently disabled **beyond 25 months, a tax-free benefit of 5 X gross annual earnings is payable** up to \$500,000 tax-free.

You cannot afford to be without it!



## Design Group Staffing Inc

### Real financial security for your family:

What happens to your survivors if you wake up dead tomorrow? No one likes to talk about it, but bad things do happen to good, otherwise healthy people, so the enVia Program includes:

1. **Optional AD&D:** up to \$500,000 (no evidence)
2. **Permanent Limited Pay Life:** (20 years) - ideal for post retirement

### Unique Optional Benefits:

1. **Critical Care Recovery Insurance:** \$2M USD for treatment for Cancer or Heart related conditions at top US Hospitals
2. **Optional Group RRSP**
3. **Individual Pension Plans (IPP)** (where applicable)

### Conclusion:

The enVia Benefits Program for Contractors was built from the ground up with you in mind, and offers a whole range of benefits that have never been available to you before.

It's a best-in-class program that can meet all of your family's benefit needs at competitive cost.

Learn more: [www.envia.ca/dgstaffing](http://www.envia.ca/dgstaffing)



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