



enVia

BENEFITS PROGRAM



MDM
GUARD CARD
(800) 838-1531

Employee: **JOHN SMITH**
Subscriber/Client ID #: **01234567890**
Group Policy #: **9999-999A**
Coverages: Extended Health Care, Dental

enVia
BENEFITS PROGRAM

For coverage details, please refer to your Employee Benefit Booklet or visit www.mdm-insurance.com

Use of this card authorizes the following to exchange information concerning underwriting, administration, paying claims and patient safety: MDM Insurance Services Inc.; any person or organization who has relevant personal information about me or my spouse or dependents including health care practitioners; institutions and insurers; and any person performing services for MDM Insurance Services Inc.

Why enVia Health & Dental Plans are extraordinary!



All Plans include Pay-Direct Card

So easy to use, finally a simple way to pay for drugs & services so that you're not out-of-pocket!



All Health Plans are Guaranteed Issue!

No Medicals, no rejections and no surcharges for most coverage. (Some temporary limitations may apply)



All Plans have access to the same great Optional Benefits

Customize your protection with Optional Disability, AD&D and Critical Illness Benefits to meet your personal needs.



Broadest range of coverage

Drugs, Dental, Paramedicals, Travel and much, much more - real-world benefits you need & will actually use.



Health Spending Account means 100% reimbursement

Like a Health & Dental bank account with a much wider range of claimable expenses and no deductibles or co-pays.



HSA Plan includes \$1M Lifetime of Excess Medical Insurance

Over & above regular benefit limits - covers unforeseeable major Drug, Hospital & Nursing costs, etc.



Affordable rates + Tax Savings

We have Plans to suit any budget and situation - and in some cases, you can write off the entire cost!



Special Risk Insurance

Automatically includes \$20K 24hr Accidental Death & Dismemberment Insurance with Attache Services.



Includes Employee & Family Assistance Program

Provides confidential counselling for a wide range of work/life issues.



enVia

Health, Dental, Disability and other Benefits
for Individuals & Small Businesses



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

The enVia Benefits Program was designed to meet one's personal needs for comprehensive benefits and insurance protection at an affordable cost!

It was developed to respond to the benefit needs of small employer groups, Contract and Temp employees and provide comprehensive benefits protection superior to anything available in the insurance marketplace for individuals. **No health evidence is required for most benefits!**

3 Health & Dental Plans to choose from!

1. enVia Health Spending Account:

Like a Health & Dental bank account, the eHSA works best for an incorporated contractor or business owner, but can also be used by others to cover the widest possible range of medical and dental expenses - **all at 100% reimbursement with no deductibles or co-pays!** No other group or individual health plan can match it!

An Pay-direct card is included, **there are no medical exams required, and no unexpected annual increases** that one finds with traditional insurance plans. Plus, the **eHSA automatically includes Excess Medical Insurance** (\$1M lifetime) on top of the amount contributed to the eHSA, providing additional insurance protection for the unexpected serious accident or illness – e.g. Cancer, Heart, Stroke, MS, etc.

2. enVia Individual Insured Plan:

Provides 80% reimbursement up to the plan maximums, e.g. \$5,000 for prescription drugs. It does not require any health evidence. Instead, applicants complete a "Confidential Pre-existing Chronic Conditions Form" for the underwriter listing any medications being taken. These will be covered after 24 months participation in the Program. It includes a Pay-direct card.

3. enVia VALUE Plan: It provides similar coverage to the Insured Program, but with a lower prescription Drug maximum of \$2,000 per person per year and lower Professional services maximums resulting in a lower monthly cost. It also requires the completion of a "Confidential Pre-existing Chronic Conditions Form" as there is a 24-month waiting period before drugs for pre-existing conditions are covered. It also includes a Pay-direct card.

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.** Benefit payable is based on the average of last 2 years earnings declared on the T1 General Tax Return, and provides a tax-free benefit of 70% of weekly income to a maximum of \$10,000 per month for 24 months following a 30 or 90 day waiting period. Benefits payable are reduced by C/QPP or EI Disability Benefits. If you are permanently disabled beyond 25 or 27 months, a tax-free benefit of 5 X gross annual earnings is payable up to \$2M tax-free. **You cannot afford to be without it!**

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 offers:

- 1. Optional AD&D:** up to \$500,000 (with no health evidence)
- 2. Optional Permanent Limited Pay Life:** (fully paid for in 20 years, continues for life) - plus the option of a 20 Year TERM rider in any amount at a discount to meet your needs.
- 3. Optional Critical Care Recovery Insurance:** \$2M USD for treatment for Cancer or Heart related conditions at top US Hospitals

Conclusion:

The enVia Benefits Program offers you a whole range of benefits that have never been available to you before, and most on a Guaranteed Issue basis. It's a best-in class program that can meet all of your family's benefit needs at competitive cost.

Why wait? Get covered today!



Questions? Need more information?

We're here to help - contact us today!

enVia Benefits Program

19 Peony Street, Markham, ON L6B 1K8

905-554-0875 phone | 1-877-755-9670 toll-free | info@envia.ca

www.envia.ca

www.envia.ca