



enVia

BENEFITS PROGRAM



Sunnybrook

HEALTH SCIENCES CENTRE



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)



**Broadest range of
coverage**

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



**All Plans have access to the
same great Optional Benefits**

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



**Affordable rates +
Tax Savings**

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



**Special solutions for
Families with Special Needs**

We're proud to introduce a major breakthrough in the financial lives of individuals & families with disabilities.



enVia

Benefits for Sunnybrook Part-time, Contract & Casual Staff



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

The enVia Benefits Program for Sunnybrook Part-time, Contract & Casual Staff was designed to meet your personal needs for comprehensive benefits and insurance protection at an affordable cost!

It was developed to respond to the benefit needs of those employees not eligible for the full-time staff benefits program to 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 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.

2. 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.

For those who are employed as an "independent contractor" or whose spouse is a small business owner, or those who are full-time staff members who have a "special needs child", the enVia Health Spending Account Program is the most cost and tax effective health and dental program available today:

3. enVia Health Spending Account (eHSA):

It works best for an incorporated business owner, but can also be used by others to cover the widest possible range of medical and dental expenses. No other group or individual health plan can match it! **No unexpected annual increases** that you find with traditional insurance plans. The eHSA automatically includes **\$25,000 of Catastrophic Insurance** per person per year (\$1M lifetime) ontop 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.

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 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 30day waiting period. Benefits are payable in addition to C/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!**

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 (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 for Sunnybrook Health Sciences Centre was built from the ground up with Hospital workers and their needs in mind, and 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!



Learn more:
www.envia.ca/sunnybrook



Employee Benefit Consultants / Insurance Brokers

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