

HUB

KAP Member Benefits – Part 1

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Agenda:

- 1. Private Health Services Plan (PHSP)**
- 2. HUB Complete Employee Benefits**
- 3. Insurance Programs**

Private Health Services Plan (PHSP)



- What is it?
 - CRA-approved program for all business owners to deduct eligible personal medical expenses as a business expense
 - Available for sole proprietors, partnerships, owners and employees of incorporated farms and their families
 - Works with group and personal health insurance plans so no need to choose – just receive 100% nontaxable reimbursement on all eligible expenses

Private Health Services Plan (PHSP)



- How does it work?
 - Complete your plan set-up to determine
 - Plan Effective Date
 - Plan Participants and their Annual Claims Limits
 - Employee Participants submit eligible expense receipts and/or health plan EOB
 - Business submits funding to cover amount of expenses and 10% admin fee
 - Employee Participant receives nontaxable reimbursement for out-of-pocket amount; Business receives report for tax purposes

Private Health Services Plan (PHSP)



- What Does It Cost?

- ~~\$300~~ — KAP Members receive **\$50** discount and KAP Members that attended the AGM receive **additional \$50** discount, so your cost is **\$200** for the first 5 participants (\$22.50 per each additional participant)

Questions



For any additional information regarding the
Private Health Services Plan, contact:

Karley Middleton
Association Member Benefits Consultant
Office: 1-866-527-0123, ext. 2
kapbenefits@hubinternational.com

HUB Complete for Small Business



- We have designed an employee benefits package for small businesses (2-10 employees) for companies that do not currently have a plan in place
- Simple, cost-effective plans to meet the needs and budget of small businesses
 - Three plan alternatives (Bronze, Silver & Gold)
 - 100% family content allowed
 - Long Term Disability included in all 3 plan designs
- Can be combined with a Private Health Services Plan



PLAN DESIGN & ALTERNATIVES

	Bronze	Silver	Gold
Life & Disability			
Life/Accidental Death & Dismemberment	\$25,000	\$50,000	\$100,000
Dependent Life	-	\$10,000 Spouse \$5,000 Child	\$15,000 Spouse \$10,000 Child
Optional Life	Available	Available	Available
Long Term Disability	Flat \$1,000/month	Flat \$1,500/month	66.7% up to \$10,000/month
Extended Health Care			
Hospital, Ambulance & Travel Health	100%	100%	100%
Emergency Travel	80 days \$5,000,000/ lifetime	80 days \$5,000,000/ lifetime	80 days \$5,000,000/ lifetime
Prescription Drugs	80%	80%	100%
Dispensing Fee Deductible	\$2,500/calendar year	No Maximum	No Maximum
All Other Benefits	Equal to Dispensing Fee 80% subject to internal maximums	Equal to Dispensing Fee 100% subject to internal maximums	Equal to Dispensing Fee 100% subject to internal maximums
Professional Services ¹	\$300/ practitioner /calendar year	\$150/ practitioner /calendar year	\$500/ practitioner /calendar year
Eye Exams	-	1 every 2 calendar years	1 every 2 calendar years
Vision Care (Glasses, Contacts)	-	-	\$200/2 calendar years (per year < age 18)
Dental			
Basic/Preventive	80%	80%	100%
Major	-	50%	50%
Basic/Preventive/ Major Maximum	\$1,000/calendar year	\$1,000/calendar year combined	\$1,500/calendar year combined
Optional Plan Add-ons			
Short Term Disability	-	-	66.7% up to \$1,500/week
Orthodontics <i>Child Only²</i>	-	-	50% up to \$1,000/lifetime

¹Physiotherapy, Chiropractic, Massage Therapy, etc.
²This coverage limit is the summary & subject to the provisions of the insurance policy.
³For Group with 50 employees.

THE ADVANTAGES OF OUR PROGRAM

Without an aggregate solution, smaller companies can experience significant rate fluctuation due to the impact of claims as a result of their size. By developing a solution dedicated to similarly sized companies, we can offer protection against cost fluctuations by spreading out risk and providing rate stability.

PROGRAM FEATURES

- 100% family content is accepted
- Guaranteed issue
- Minimum eligibility requirements of 20 hours per week
- Seasonal working minimum 8 months per year
- Independent contract employees eligible
- Higher non-evidence maximums

FEATURES INCLUDED AT NO ADDITIONAL COST:

- Employee and Family Assistance Program
- Health Service Navigator (Second Medical Opinion)
- Trip Cancellation
- Human Resources Support
- Vitality Healthy Living Program

WHY OFFER EMPLOYEE BENEFITS?

- Protect your employees
- Attract and retain key talent
- Protect your business
- Tax-effective form of compensation.

Generational Farm Estate Transfer



- Life Insurance can assist farming families with succession planning.
- Dividing farming assets among farming and non farming children can be challenging.
- Life Insurance can be part of the solution to keep all your land in the family.



Questions



For any additional information regarding Group Benefits, contact:

Cory Huclack
Employee Benefits Consultant
Office: 1-204-480-5946
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Insured Programs – Health & Dental Plans



- Health

- Prescription Drugs
- Ambulance Transportation
- Hearing Aids
- Home Support Services
- Medical Items
- Medical Services
- Professional Services/Registered Therapists
- Travel
- Vision Care

Insured Programs – Health & Dental Plans



- Dental
 - Preventive & Restorative Services
 - Endodontic & Periodontal Treatment & Denture Services

Insured Programs – Voluntary Accident Insurance



- Includes Fractures & Dislocations
- Member Only or Member and Family coverage
- Also available to Employees of Members
- Coverage from \$25,000 to \$500,000
- Completion of a medical questionnaire is not required

Insured Programs – Optional Term Life Insurance



- Member or Spousal coverage
- Also available to Employees of Members
- Coverage from \$25,000 to \$500,000 (\$25,000 units)
- Dependent Child coverage (\$25,000)
- Completion of a medical questionnaire is required

Insured Programs – Critical Illness Insurance



- Tax-free lump-sum benefit of up to \$150,000 to use any way you want if faced with one of 18 critical illnesses before age 70, and survive for 30 days after diagnosis
- Coverage ceases at age 70 (must enroll prior to age 65)
- Approval of a medical questionnaire is required
- Can be stand alone or can be used to supplement existing disability insurance

Insured Programs – Hospital Cash



- \$50 OR \$100 daily indemnity
- Paid for unexpected hospital stay
- Can help pay for out-of-pocket expenses such as TV, Wi-Fi, parking, food, etc.

Questions



For any additional information regarding Insured programs, contact:

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If anyone would like their name placed in a draw for one of our many great door prizes, please e-mail Sandra, KAP's Membership Coordinator, at: sandra.hanusic@kap.ca along with your full name, address and phone number. Thank you for attending!

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Thank you.

Thank you for attending our KAP Member Benefits presentation!