



DAEDALUS
GROUP

CONSULTANT BENEFIT ENROLLMENT

The Daedalus Group Benefit Program for Consultants

The Daedalus Group Limited, a long time marketer of group benefit plans, and GroupSource, one of the best known Third Party Administrators of group benefits plans in Canada, want to help protect you and your family and make sure you have peace of mind when it comes to life's unexpected events. Through our group benefits plan, Independent Contractors can expect comprehensive coverage for health and dental care and better value for the dollars spent.

Do I have to Qualify for the coverage?

With our Consultant benefit program there are no medical questions to answer and no pre-existing condition exclusions.

When can I sign up?

If you are an active consultant working you can enroll within the first 30 days of the start of your S.i. Systems contract or wait until the annual open enrolment period. (November 18th through December 18th)

When does my coverage start?

Your coverage starts January 1, 2023 or the 1st of the month after your application has been approved for in-year applications.

When does my coverage end?

Your coverage ends the earlier of December 31 of the enrolment year or the end of the month in which when your contract with S.i. Systems ends.

At that time you will be given the opportunity to enroll in the SoloPlus plan and stay insured for Health and Dental coverage if you wish.

What is the monthly cost for 2023?*

Status	Basic	Core	Enhanced
Single	\$168.20	\$215.84	\$294.62
Couple	\$327.87	\$423.14	\$580.72
Family	\$389.85	\$491.35	\$676.90

*Rates do not include applicable provincial sales tax

How do I pay premiums?

Monthly premiums are automatically withdrawn from your chosen bank account on the 10th of each the month.

Is it easy to use?

GroupSource, our benefit provider offers Consultants many great tools for accessing their benefits.

- Direct submit drug and dental claims through your health care provider. (TELUS e claims)
- Set up direct deposit so payments go straight into your bank account
- Submit claims via your mobile Apple or Android devices
- Talk to a GroupSource customer representative during business hours at 1-800 661-6195
- Plan Member site with great information about the plan and how to use it.

How do I enrol?

Complete the Request for Coverage form on the last page of this brochure and send it to ContractorPlans@grouppsource.ca You will be sent a brief application to complete on-line and a PAD agreement within 48 hours. No mailing of forms is required. In about 15 business days your drug card and info package will be sent to by e-mail.

Have Questions?

Contact The Daedalus Group Limited at Diane@daedalusbenefits.ca

Life and Health Plan Details¹

Plan Eligibility	Basic Plan	Core Plan	Enhanced Plan
Waiting period	None	None	None
Medical evidence required	No	No	No
Pre-existing condition exclusions	None	None	None
Employee Life and AD&D (Mandatory)			
Benefit amount	\$25,000	\$25,000	\$25,000
Reduction schedule	50% at age 65	50% at age 65	50% at age 65
Conversion privilege	Yes	Yes	Yes
Disability waiver of premium	Yes	Yes	Yes
Dependent Life (Mandatory)			
Spouse	\$10,000	\$10,000	\$10,000
Children (each child)	\$5,000	\$5,000	\$5,000
Optional Life (Voluntary)			
Benefit amount	Units of \$10,000	Units of \$10,000	Units of \$10,000
Maximum	\$250,000	\$250,000	\$250,000
Medical evidence required	Yes	Yes	Yes
Extended Health Care (Mandatory)			
Reimbursement %			
Prescription Drugs (Lowest Cost Alternative)	70%	80%	90%
Medical equipment and supplies	70%	80%	100%
Paramedical services	80%	90%	100%
Ambulance (land and air)	100%	100%	100%
Hospital room	100%	100%	100%
Out of Country Emergency Travel	100%	100%	100%
Plan Maximums			
Yearly Prescription Drugs (per person)	\$1,500	\$3,000	\$5,000
Yearly Paramedical Services (per person)	\$300 each	\$300 each	\$300 each
Chiropractic care (per visit)	\$45	\$45	\$45
Physiotherapist (per visit)	\$90	\$90	\$90
Massage Therapy (per visit)	\$90	\$90	\$90
Podiatrist/ Chiropodist (per visit)	\$80	\$80	\$80
Acupuncturist (per visit)	\$100	\$100	\$100
Speech Therapist (per visit)	\$125	\$125	\$125
Osteopath (per visit)	\$125	\$125	\$125
Naturopath (per visit)	\$180	\$180	\$180
Psychiatrist / Psychologist (per visit)	\$300	\$300	\$300
Vision Care (every 24 months per person)	\$0	\$150	\$250
Out of Country trip duration	90 days	90 days	90 days
Dental Care			
Dental Fee guide (Province of Residence)	Current	Current	Current
Reimbursement %			
Basic Dental (exams, cleanings, x-rays)	70%	80%	100%
Periodontal Services (gum disease treatment)	0%	50%	80%
Endodontic Services (Root canals)	0%	50%	80%
Major Restorative (crowns, dentures, bridges)	0%	50%	50%
Calendar Year Maximum (per person)	\$750	\$1,000	\$1,500
Recall examinations	1 per 9 months	1 per 9 months	1 per 6 months
Plan Termination is age 70			

¹ This document is only a brief summary of the plan coverage. Any difference between this summary and the plan policies, the plan policies will prevail

Can't get to see a medical professional in person? Virtual Health Care maybe the answer.

All plan members now have access to the virtual health care services of Akira included in their benefit package. This type of telemedicine programs are often sold for \$50 a month and still require a service fee. But our plan members have it included in their benefit package automatically. This plan has a \$10 deductible for each visit and that is all you pay. If you can't get to a doctor in person consider trying this new service provided by the Daedalus Group Benefits program for Contractors.

VIRTUAL HEALTHCARE, POWERED BY AKIRA

Confidential Medical Consultations by Video Conference



Over 50% of primary care concerns traditionally seen in a doctor's office can be addressed through the Akira virtual healthcare app and website, without ever having to leave home or work.

You and your family can consult confidentially with an accredited doctor or nurse practitioner by video conference using your phone, tablet, or computer. The Akira medical team can diagnose medical concerns, write prescriptions, order diagnostic tests, and refer you to a specialist.



Voluntary

Choose to consult with Akira's medical team, or continue to go to a family doctor or local clinic



Secure and confidential

Online consultations use secure technology, with patient confidentiality assured



On demand

Use the Akira app or website to access a medical professional as often as necessary



Bilingual

Medical teams available in both English and French



Professional

Akira's medical teams are accredited by their professional colleges



Continuity-of-care

Use the same practitioner for follow-up and subsequent sessions

GET MORE MEDICAL OPTIONS

- Access medical care without the need to use valuable sick days or personal time for doctor visits
- Save time and reduce the inconvenience for routine medical interactions like refilling prescriptions
- Easily consult Akira's medical team while travelling to avoid expensive out-of-country treatment
- Akira's "continuity of care" approach provides consistent treatment across multiple sessions

FIND OUT MORE

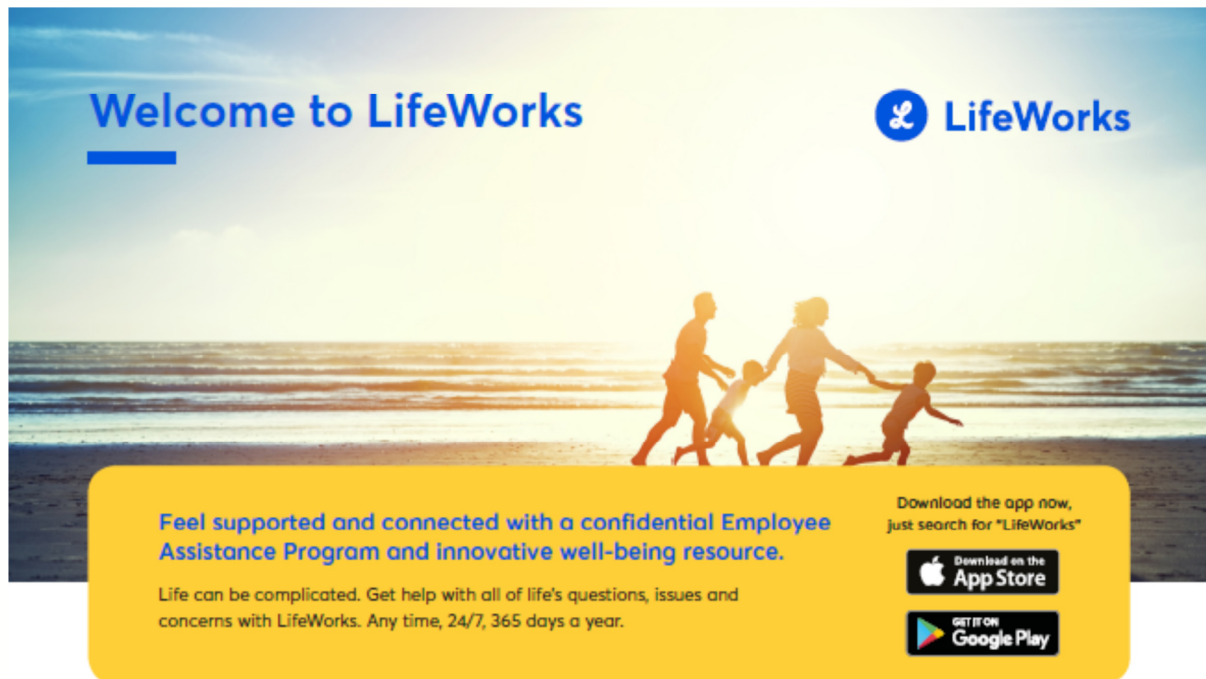
For more details on Virtual Healthcare, powered by Akira visit:
<http://www.akirahealth.ca>

To sign up, visit:
<http://www.akirahealth.ca/signup/groupsource>



Need help and don't know where to go?

As a plan member you have access to an Employee and Family Assistance Program 24/7 through LifeWorks. Obtain valuable advice and support from true professionals in these difficult times at no additional cost.



Welcome to LifeWorks



Feel supported and connected with a confidential Employee Assistance Program and innovative well-being resource.

Life can be complicated. Get help with all of life's questions, issues and concerns with LifeWorks. Any time, 24/7, 365 days a year.

Download the app now, just search for "LifeWorks"

Download on the App Store

GET IT ON Google Play

LifeWorks offers support with mental, financial, physical and emotional well-being.

Whether you have questions about handling stress at work and home, parenting and childcare, managing money, or health issues, you can turn to LifeWorks for a confidential service that you can trust.

Life	Family	Health	Work	Money
• Retirement • Midlife • Student life • Legal • Relationships • Disabilities • Crisis • Personal issues	• Parenting • Couples • Separation/divorce • Older relatives • Adoption • Death/loss • Childcare • Education	• Mental health • Addictions • Fitness • Managing stress • Nutrition • Sleep • Smoking cessation • Alternative health	• Time management • Career development • Work relationships • Work stress • Managing people • Shift work • Coping with change • Communication	• Saving • Investing • Budgeting • Managing debt • Home buying • Renting • Estate planning • Bankruptcy

Contact us any time you need help with any of life's concerns.

Call us:

1-833-300-9511

TTY:

1-877-371-9978

© LifeWorks Canada Ltd 2018

Apple and the Apple logo are trademarks of Apple Inc., registered in the US and other countries. App Store is a service mark of Apple Inc., registered in the US, and other countries. Google Play and the Google Play logo are trademarks of Google Inc.

Call us:

1-833-300-9511

TTY:

1-877-371-9978

Online:

groupsource.lifeworks.com

User ID:

groupsource

Password:

wellness

 LifeWorks

Request for Coverage

The Daedalus Group Benefit Program for Consultants is a unique plan that offers a combination of benefits seldom if ever found together in one personal health insurance plan in Canada.

- Large amounts of coverage
- Pre-approval for coverage with no medical questions
- No specific pre-existing medical condition exclusions for existing medical conditions (For the out of country coverage you must be medical stable for 90 days before you leave the country to ensure coverage is not restricted.)
- Coverage for eligible prescription drugs that you are already taking before joining the plan
- No waiting period for any dental benefits

Most Personal health insurance plans use things like medical evidence, pre-existing condition exclusions, waiting periods, and low internal maximums to manage the risk associated with voluntary health insurance plans.

Instead this plan focuses mainly on using 3 minimally invasive, straight forward and easy to understand rules to help protect the plan and its key stakeholders, including the plan members, as well as help keep premiums at affordable levels. Those 3 rules are as follows.

1. You can only join the plan within the first 30 days you become eligible or during the 30 days annual open enrolment period that runs in November and December of the prior policy year.
2. Existing members can only change their coverage one level and only during the annual open enrolment. For example, you can move from **Basic** up to the **Core** plan or from **Enhanced** down to the **Core** plan but not from **Basic** to **Enhanced** in a single year.
3. Once you join the program at the open enrolment or when you become eligible during the year, you cannot cancel your coverage until the earliest of the end of the month in which your contract with S.i. Systems terminates, or the end of the policy year which is December 31st of the current policy year.

Based on the terms and conditions as stated above I wish to apply for coverage under the Daedalus Group Benefit Program for Consultants for the 2023 policy year.

Name (print) _____

Signature _____

Date _____

Please submit just this last signed page of this brochure to ContractorPlans@grouppsource.ca
