



Introducing the **VetStrategy** FLEXIBLE BENEFITS PROGRAM

CUSTOMIZE.

Pick and choose coverage to meet your (and your family) needs.

CARE.

Access comprehensive income protection and well-being benefits + save for your future.

CONVENIENT.

Sign up and get help in just a few clicks.



VetStrategy's FLEXIBLE BENEFITS PROGRAM

Our program is designed with complete flexibility in mind – allowing you to choose from various levels of Core + Enhanced Protection to tailor coverage to your unique needs.

CORE PROTECTION



Life and
Accident Insurance



Dependent
Life Insurance



Short and/or Long Term
Disability*



Employee and Family
Assistance Program



Virtual Healthcare

ENHANCED PROTECTION



Prescription Drugs



Extended Health



Dental



Optional Benefits

*If subscribed at a hospital level, Short and/or Long Term Disability benefits options will be available to plan members to sign up.

HOW IT WORKS



BENEFITS CREDIT
are employer-paid
dollars allocated to
help pay the cost
of benefits.

You can make
personalized selection
with **allocated
benefits credit** and
payroll deduction ►

FUNDING ►



CORE PROTECTION

- ✓ Life and Accident Insurance
- ✓ Dependent Life Insurance
- ✓ Short Term Disability*
- ✓ Long Term Disability*
- ✓ Employee and Family Assistance Program and Virtual Healthcare (simply included and 100% company-paid)

Benefits Credit



ENHANCED PROTECTION

- + Prescription Drugs
- + Extended Health
- + Dental
- + Optional Life Insurance
- + Optional Accident Insurance
- + Optional Critical Illness
- + Group RRSP (voluntary participation is available through payroll deduction)

Benefits Credit or
Payroll Deductions



REMAINING CREDITS

- ✓ Health Care Spending Account

Remaining benefits credit
after selection of
Core + Enhanced Protection

HEALTH CARE SPENDING ACCOUNT is an account to hold leftover benefit credits, if any. It allows for reimbursement of almost any health care expense not paid by the plan, including dental, vision, paramedical, medical equipment ... and many more!



Focus on your wellness and wellbeing

With a focus on total wellbeing, all of our coverage options includes coverage for preventative vaccines and smoking cessation drugs, employee & family assistance program and virtual healthcare.



Helping you to reach your financial savings goals.

The VetStrategy Group RRSP is available to help you more easily save for the future through the convenience of payroll deduction. We're also proud to offer best-in-class investment options with fees about 40% lower than mutual funds offered outside this program.

Two levels of coverage for Prescription Drugs, Extended Health and Dental



Single – just you.



Family – you, your spouse
or partner, and /or one or
more children.

BENEFITS AT A GLANCE

Our program offers various levels of life, accident and disability insurance protection, and health & dental coverage. Personalize your benefits coverage by selecting from the options below to meet your needs.

General Plan Provisions				
Benefit Waiting Period	3 months			
Dependent Definition	Eligible from birth to age 22; or to age 26 if full-time student			
Survivor Benefit	24 months			
Basic Employee Life Insurance	Core Life Option 1	Core Life Option 2	Core Life Option 3	Core Life Option 4
Benefit Schedule	\$25,000	1x Annual Salary, up to \$1M	2x Annual Salary, up to \$1M	3x Annual Salary, up to \$1M
Non-Evidence Maximum	\$25,000	\$650,000	\$650,000	\$650,000
Coverage ends	Reduces by 50% at age 65, and terminates at earlier of age 75 or retirement			
Waiver of Premium	Covered; Qualifying period 112 days, up to age 65; Definition of Disability aligns with LTD			
Basic Dependent Life Insurance	Core Dep Life Option 1	Core Dep Life Option 2	Core Dep Life Option 3	Core Dep Life Option 4
Benefit Schedule	No coverage	\$5,000 Spouse; \$2,500 Child	\$10,000 Spouse; \$5,000 Child	\$20,000 Spouse; \$10,000 Child
Coverage ends	At earlier of age 75 or retirement			
Waiver of Premium	Covered; Qualifying period 112 days, up to age 65; Definition of Disability aligns with LTD			
Basic Accident & Serious Illness (ASI)	Core ASI Option 1	Core ASI Option 2	Core ASI Option 3	Core ASI Option 4
Benefit Schedule	\$25,000	1x Annual Salary, up to \$1M	2x Annual Salary, up to \$1M	3x Annual Salary, up to \$1M
Non-Evidence Maximum	\$25,000	\$650,000	\$650,000	\$650,000
Coverage ends	Reduces by 50% at age 65, and terminates at earlier of age 75 or retirement			
Waiver of Premium	Covered; Qualifying period 112 days, up to age 65; Definition of Disability aligns with LTD			
Long Term Disability (Only applicable to clinics currently with LTD benefit. LTD must be adopted on a clinic basis instead of voluntary individual basis)	Core LTD Option 1	Core LTD Option 2	Core LTD Option 3	Core LTD Option 4
Benefit Schedule	50% of monthly earnings, up to \$1,500	55% of monthly earnings, up to \$5,000	60% of first \$3,000 of monthly earnings plus 50% of any excess amount, up to \$15,000	66.67% of first \$3,000 of monthly earnings plus 50% of any excess amount, up to \$15,000
Non-Evidence Maximum	\$1,500	\$5,000	\$10,000	\$10,000
Elimination Period	112 days	112 days	112 days	112 days
Definition of Disability	1-year own occupation	2-year own occupation	2-year own occupation	2-year own occupation
Tax Status	Non-Taxable (Employee-Paid)	Non-Taxable (Employee-Paid)	Non-Taxable (Employee-Paid)	Non-Taxable (Employee-Paid)
Benefit Period	2 years	5 years	To age 65, less elimination period	To age 65, less elimination period
Short Term Disability (Only applicable to clinics currently with STD benefit. STD must be adopted on a clinic basis instead of voluntary individual basis)	Core STD Option 1	Core STD Option 2		
Benefit Schedule	66.67% of weekly earnings, up to \$1,000	66.67% of weekly earnings, up to \$1,500		
Qualifying Period (Hospitalized/Accident/Sickness)	0/0/7 calendar days	0/0/7 calendar days		
Benefit Period	16 weeks	16 weeks		
Definition of Disability	Own occupation	Own occupation		
Tax Status	Non-Taxable (Employee-Paid) Taxable (Employer-Paid)	Non-Taxable (Employee-Paid) Taxable (Employer-Paid)		
Coverage ends	Earlier of age 70 or retirement	Earlier of age 70 or retirement		
Employee Family Assistance Program	Core			
Lifeworks	Covered			
Virtual Healthcare & Medical 2nd Opinion	Core			
Virtual Healthcare by Akira	Consult confidentially with an accredited doctor or nurse practitioner by video conference using your phone, tablet, or computer			
Medical 2nd Opinion by Best Doctors	Covered			
Optional Life Insurance for employee and spouse	Enhancements			
Benefit Schedule	Increments of \$5,000			
Benefit Maximum	\$500,000			
Non-Evidence Maximum	\$50,000			
Coverage ends	At earlier of age 70 or retirement			
Optional Life Insurance for child	Enhancements			
Benefit Schedule	Flat \$5,000			
Benefit Maximum	\$5,000			
Optional ASI Insurance	Enhancements			
Benefit Schedule	Increments of \$50,000 Family: Spouse – 50% of employee amount / Child – 10% of employee amount			
Benefit Maximum	\$400,000			
Coverage ends	At earlier of age 70 or retirement			

BENEFITS AT A GLANCE continued

Optional Critical Illness for employee and spouse	Enhancements			
Benefit Schedule	Increments of \$5,000 (minimum of \$10,000)			
Benefit Maximum	\$150,000			
Non-Evidence Maximum	\$50,000			
Coverage ends	At earlier of age 70 or retirement			
Optional Critical Illness for child	Enhancements			
Benefit Schedule	Increments of \$1,000 up to \$10,000			
Prescription Drugs	Enhancement Drug Option 1	Enhancement Drug Option 2	Enhancement Drug Option 3	Enhancement Drug Option 4
Co-insurance and overall maximum	0% until \$3,000 out-of-pocket, then 100% up to annual maximum of \$10,000	70%, up to \$1,000,000 lifetime maximum	80%, up to \$1,000,000 lifetime maximum	100%, up to \$1,000,000 lifetime maximum
Drug Formulary	Managed Formulary (Formucare)	Managed Formulary (Formucare)	Managed Formulary (Formucare)	Managed Formulary (Formucare)
Generic substitution	Mandatory (with appeals)	Mandatory (with appeals)	Mandatory (with appeals)	Mandatory (with appeals)
Deductible per prescription	In-Network (Walmart & Costco - Nil) Out-of-Network = Dispensing Fee	In-Network (Walmart & Costco - Nil) Out-of-Network = Dispensing Fee	In-Network (Walmart & Costco - Nil) Out-of-Network = Dispensing Fee	In-Network (Walmart & Costco - Nil) Out-of-Network = Dispensing Fee
Preventative Vaccines	Covered	Covered	Covered	Covered
Fertility Drugs	\$5,000 per lifetime	\$5,000 per lifetime	\$5,000 per lifetime	\$5,000 per lifetime
Smoking Cessation	\$400 per lifetime	\$400 per lifetime	\$400 per lifetime	\$400 per lifetime
Health Care	Enhancement Health Option 1	Enhancement Health Option 2	Enhancement Health Option 3	Enhancement Health Option 4
Overall Plan Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Deductible	Nil	Nil	Nil	Nil
Co-insurance %				
Hospital	100%	100%	100%	100%
Emergency Out of Country	100%	100%	100%	100%
Vision	Not covered	50%	80%	100%
Paramedical Services	Not covered	50%	80%	100%
Medical Services & Equipment	Not covered	50%	80%	100%
Hospital, Travel, Vision & Medical Services				
Hospital	Semi-private	Semi-private	Semi-private	Semi-private
Emergency Out of Province / Canada	100% with maximum of \$5,000,000 per trip, up to 180 days per trip (up to age 70) and 60 days (over age 70)	100% with maximum of \$5,000,000 per trip, up to 180 days per trip (up to age 70) and 60 days (over age 70)	100% with maximum of \$5,000,000 per trip, up to 180 days per trip (up to age 70) and 60 days (over age 70)	100% with maximum of \$5,000,000 per trip, up to 180 days per trip (up to age 70) and 60 days (over age 70)
Non-emergency medical coverage	Not covered	\$50,000 per calendar year	\$50,000 per calendar year	\$50,000 per calendar year
Travel Assistance	Covered	Covered	Covered	Covered
Trip Cancellation	\$5,000 per trip	\$5,000 per trip	\$5,000 per trip	\$5,000 per trip
Vision Care - Glasses, Frames & Contacts	Not covered	\$150 per 24 months (12 months for dependent children under 18)	\$200 per 24 months (12 months for dependent children under 18)	\$300 per 24 months (12 months for dependent children under 18)
Eye Exams	Not covered	Once per 24 months (12 months for dependent children under 18)	Once per 24 months (12 months for dependent children under 18)	Once per 24 months (12 months for dependent children under 18)
Surgical Stockings	Not Covered	4 pairs per calendar years	4 pairs per calendar years	4 pairs per calendar years
Orthopaedic Shoes, Custom made shoes and custom made orthotic foot appliances	Not Covered	\$500 per calendar year combined	\$500 per calendar year combined	\$500 per calendar year combined
Surgical brassieres	Not Covered	4 per per calendar year	4 per per calendar year	4 per per calendar year
Wigs and hairpieces	Not Covered	\$250 per lifetime	\$250 per lifetime	\$500 per lifetime
Hearing Aids	Not Covered	\$500 every 60 months	\$500 every 60 months	\$500 every 60 months
Accidental Dental	100%	100%	100%	100%
Private Duty Nursing	\$10,000 per calendar year	\$10,000 per calendar year	\$10,000 per calendar year	\$10,000 per calendar year
Paramedical Services				
Acupuncturist	Not covered	\$300 per calendar year	\$500 per calendar	\$500 per calendar year
Audiologist	Not covered	\$300 per calendar year	\$500 per calendar year	\$500 per calendar year
Chiropractor	Not covered	\$300 per calendar year	\$500 per calendar year	\$500 per calendar year
Dietician	Not covered	\$300 per calendar year	\$500 per calendar year	\$500 per calendar year
Massage Therapist	Not covered	\$300 per calendar year	\$500 per calendar year	\$500 per calendar year
Naturopath	Not covered	\$300 per calendar year	\$500 per calendar year	\$500 per calendar year
Osteopath	Not covered	\$300 per calendar year	\$500 per calendar year	\$500 per calendar year
Podiatrist / Chiropodist	Not covered	\$300 per calendar year	\$500 per calendar year	\$500 per calendar year
Physiotherapist / Athletic Therapy	Not covered	\$300 per calendar year	\$500 per calendar year	\$500 per calendar year
Speech Therapist	Not covered	\$300 per calendar year	\$500 per calendar year	\$500 per calendar year
Psychologist / Social Worker / Mental Health Practitioners	Not covered	\$300 per calendar year	\$500 per calendar year	\$500 per calendar year
Coverage ends	At retirement	At retirement	At retirement	At retirement

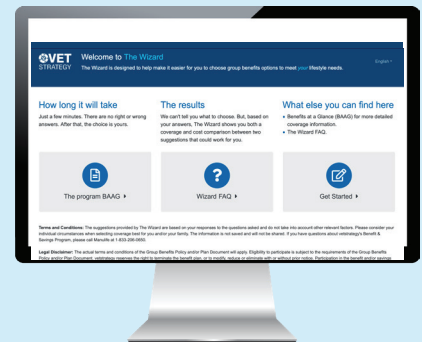
BENEFITS AT A GLANCE continued

Dental	Enhancement Dental Option 1	Enhancement Dental Option 2	Enhancement Dental Option 3	Enhancement Dental Option 4
Co-insurance				
Routine Services - Basic & Preventative	50% (Recall every 9 months; 6 units scaling)	80% (Recall every 9 months; 8 units scaling)	90% (Recall every 6 months; 8 units scaling)	100% (Recall every 6 months; 8 units scaling)
Routine Services - Periodontic & Endodontic	Not covered	80%	90%	100%
Major Restorative & Dentures	Not covered	50%	50%	50%
Orthodontics	Not covered	Not covered	Not covered	50% (children only)
Maximum				
Fee Guide	Current	Current	Current	Current
Routine Services	\$500 per calendar year	\$1,000 combined maximum per calendar year	\$1,500 combined maximum per calendar year	\$2,500 combined maximum per calendar year
Major Restorative & Dentures	Not covered			
Orthodontics	Not covered	Not covered	Not covered	\$2,000 per lifetime (children only)
Coverage ends	At retirement	At retirement	At retirement	At retirement
Health Care Spending Account	Remaining Credits			
Annual Allocation Amount	Remaining benefits credit allocated after Core & Enhancements selections			
Allocation Frequency	Annual			
Carry Forward Provision	Balance carry over for additional 12 months			
Pro-Rating For New Hires	Yes			

CHOOSING COVERAGE WITH THE HELP OF A 'WIZARD'

The resources and tools you need are just a few clicks away:

- The Wizard (vetstrategy.decisionwizard.ca), a quick and easy tool designed to help make decision-making easy. Answer some questions, review your answers, see what The Wizard suggests.
- The **Benefits at a Glance** includes coverage details under each option.
- **Frequently Asked Questions** can be indispensable. Find them in The Wizard, and get your questions answered!



VetStrategy's FLEXIBLE BENEFITS PROGRAM

is offered exclusive to VetStrategy's team members. It is the first of its kind in Canada, providing our Veterinarians and team members with access to flexible and highly customizable solutions to fit your lifestyle and family needs.

