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# WHY PROGRAM WAS CREATED

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Since our inception in 2017, we've been dedicated to enhancing the value provided to BIA members, by offering additional benefits.

Through our consistent dialogues and updates, you've witnessed the evolution of the **BIABC** Benefits Plan. Your engagement and efforts in sharing these updates have not gone unnoticed by insurance providers, leading to an exciting development.

Last year, the surge of interest in our program enabled us to introduce a fully pooled, BIABC-branded benefits option available to all member entities, even those with as few as one employee. This pooling mechanism ensures premium stability, a crucial factor for business growth, benefitting all members and their dedicated teams.

We're stepping into a new era, leaving behind the hassle of paper claims and the worry of unpredictable renewal rates. The **BIABC** Health Benefits Program stands as a testament to what we value most: simplicity, functionality, and stability. With fully digital administration and an intuitive online claims platform, we've tailored this program for seamless integration into your business operations. By joining forces with hundreds of other members, we guarantee the stability and predictability you need to flourish.

Welcome to the future of small business benefits, where ease of use meets consistent reliability, all under the **BIABC Health Benefits Program**.

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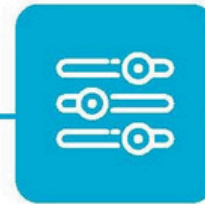
### Guaranteed Issue

There are absolutely no health questions to qualify for coverage under this program. Starting from 1 member, your coverage is guaranteed.



### Fully Digital Platform

The program's intuitive and helpful app lets you and your team get the most out of your benefits. You can easily submit claims, manage your accounts, access your benefits card, and enjoy exclusive offers – all from the app!



### Flexibility

Modern plan designs that fit your needs and budget. Your team can choose the plan that fits their situation and lifestyle.

# PROGRAM OPTIONS



## Insured Plans

Traditional benefits programs with limits set for different categories. Choose a plan design that includes prescription drugs, paramedical practitioners (massage, chiro, naturopath), dentalcare etc.



## Hybrid Plans

Integrate an insured plan with a Health Spending Account (HSA) to provide a robust benefits package complemented by the adaptability of an HSA, catering to individual preferences and requirements. This blend ensures comprehensive coverage along with personalized flexibility.



## Health & Lifestyle Spending Account (HSA & LSA)

Allocate a tax-exempt annual allowance for each employee, empowering them to invest in benefits that align with their personal needs and life stage. This approach ensures ultimate flexibility and autonomy in selecting the most relevant benefits.

## Additional Benefits

# Dialogue

Health and wellness programs available on the Integrated Health Platform

### Primary Care:



Unlimited virtual medical care available **24/7, 365 days/year** including evenings and weekends



**Same-day consultations** by text, phone, or video for increased convenience



Safe, non-urgent medical care for a **wide range of health concerns**



**Personalized follow-ups** after every consultation to ensure the member is on the path to recovery



**In-app** prescription renewals and refills



Concierge-level navigation **support for all referrals** to in-person specialists when needed

### Employee Assistance Program (EAP):



**Proactive** outreach through our integrated health platform drives adoption and reduces confusion



**Easy, quick** access to licensed professionals via our best-in-class patient app



Appointments within **24 hours** or next day, at a time that works best for the member



Live, **virtual coaching** to avoid travel for in-person appointments, without compromise on the human approach



True **continuity of care** with the option to continue with the same counsellor, and follow-ups after each session



On-demand access to **self-guided articles** and tips for a variety of wellness topics

# PLAN OPTION COMPARISON



1+ Employees

3+ Employees

ESSENTIAL

ENHANCED

ELITE

## BASIC LIFE & AD&D



Basic Life	\$25,000	\$25,000	\$25,000
AD&D	\$25,000	\$25,000	\$25,000
Dependent Life	\$2,500 Spouse, \$1,000 Child	\$2,500 Spouse, \$1,000 Child	\$2,500 Spouse, \$1,000 Child

## EXTENDED HEALTH



Coinsurance	80% Drugs	80% Drugs	80% Drugs
Drug Annual Maximum	\$5,000 (Pay Direct)	\$50,000 (Pay Direct)	\$50,000 (Pay Direct)
Paramedical Practitioners <small>(Physiotherapy, Chiropractic, Registered Massage, Naturopath, Psychology, Social Worker, Clinical Counselling, Acupuncture, Chiroprody, Registered Dietician, Podiatry, Osteopath, Audiologist, Speech Therapy)</small>	\$350 Per Practitioner Type	\$500 Per Practitioner Type	\$500 Per Practitioner Type
Vision - Glasses/Lenses/Contacts	N/A	\$200 Every 24 Months	\$300 Every 24 Months
Eye Exam Amount	N/A	\$120 Per Exam	\$120 Per Exam
Adults	N/A	Every 24 Months	Every 24 Months
Children	N/A	Every 12 Months	Every 12 Months
Hospital	Semi-Private	Semi-Private	Semi-Private
Orthotic Shoes / Inserts	\$300 / Calendar Year Each	\$300 / Calendar Year Each	\$300 / Calendar Year Each
Medical Services & Supplies	Reasonable & Customary	Reasonable & Customary	Reasonable & Customary
Hearing Aids	\$700 - 1 Every 4 Years	\$700 - 1 Every 4 Years	\$700 - 1 Every 4 Years
Accidental Dental	100% up to \$5,000	100% up to \$5,000	100% up to \$5,000
Out of Country Emergency	\$5,000,000 Covered to Age 75	\$5,000,000 Covered to Age 75	\$5,000,000 Covered to Age 75

70% COVERAGE

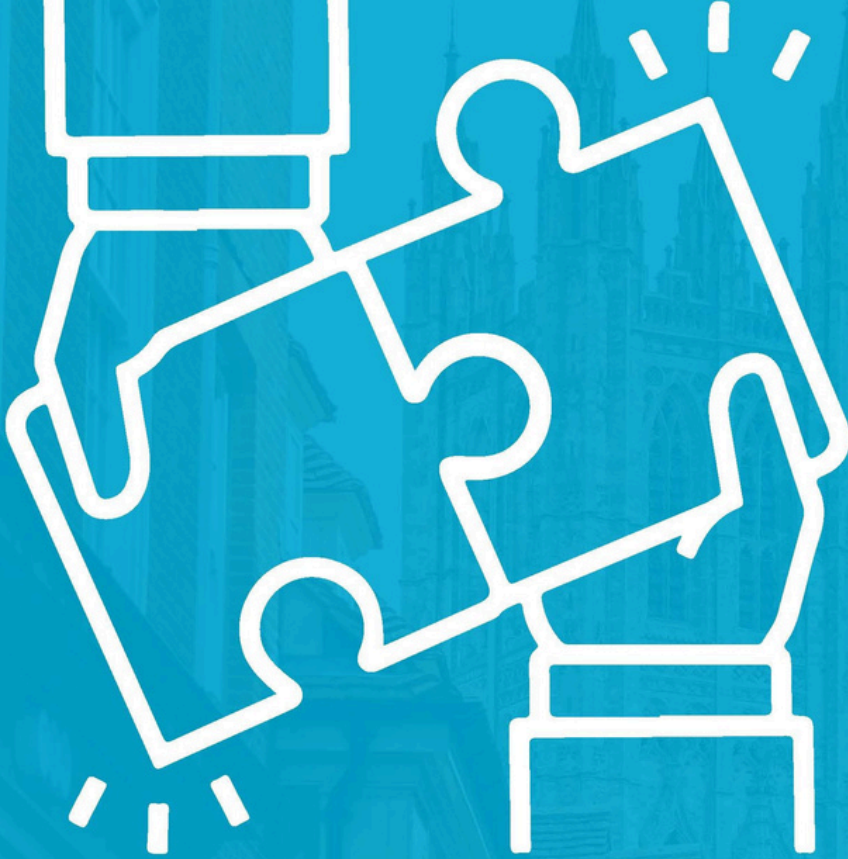
80% COVERAGE

100% COVERAGE

## DENTAL CARE



Basic Dental Coinsurance	80%	80%	80%
Basic Annual Maximum	\$1000	\$1,500	\$2,000 Combined with Major
Major Coinsurance	N/A	N/A	%50
N/A	N/A	N/A	\$2,000 Combined with Basic
Recall Frequency	9 Months	6 Months	6 Months
Scaling Units	10	10	10



# HSA & LSA INTEGRATION

Health Spending Accounts (HSAs) and Lifestyle Spending Account (LSA) enhance traditional benefits by offering personalized health and well-being coverage. HSAs allow employees to spend on a wide range of health expenses, filling gaps in traditional plans. LSA extend benefits to wellness activities like fitness memberships, gym equipment and mental health resources, promoting overall well-being. This combination offers flexibility, catering to individual needs and life stages, while helping employers control costs with predetermined spending limits. Integrating HSAs and LSA with traditional benefits boosts employee satisfaction by supporting their holistic well-being, attracting and retaining talent.

PLEASE **CONTACT** US FOR MORE  
INFORMATION ON THE PROGRAM OR IF  
YOU WOULD LIKE A **QUOTE** FOR YOUR  
ORGANIZATION

