

GROUP BENEFITS FOR 3 TO 49 EMPLOYEES

PerformPlus

FLEXIBILITY
FOR YOUR BUSINESS



Why offer a group plan?

When you run a business, you rely on a core group of people for everything. They're the heart and soul of your success. Finding good people—and keeping them—can be tough, but we have an attraction and retention tool that can help your business thrive: Group benefits.

Group benefits protect your business and your number one asset: your employees. Employees can't work if they're not healthy, and a group plan helps them stay that way. It helps contribute to your employees' overall wellness.

A group plan also makes your compensation package that much more competitive. It can attract new talent, because it shows potential employees that you care about your people and that you're willing to invest in their health and wellness. And that makes them more willing to invest in you.

About PerformPlus

Our flexible plan is specialized to meet the needs of your business as it grows. It allows you to pick and choose the benefits you want so you can build a plan that fits at a price that won't break the bank.

You'll work with a dedicated Account Executive and Service Representative who will get to know you and your business. Together, we'll build a strong relationship that will help your business flourish.

How does it work?

Your business is unique, and your group insurance plan should be too. PerformPlus® lets you custom build a plan that's just right for you. It's available to groups with 3 to 49 employees and is built around one core benefit (Basic life) plus at least one of the following benefits:

- Short-term disability
- Long-term disability
- Extended health care*
- Dental care

You can choose to add other benefits, such as Critical illness, Dependent life (for spouses and children), Optional life (which offers just a little more protection), and Accidental death and dismemberment. This brochure will give you an overview of what all these different benefits do.

* In Quebec, all private group insurance plans that include accident, illness (including dental) or disability coverage must also include drug coverage.

Our online services



Included with all PerformPlus plans

Our online tools make taking care of your group insurance plan a breeze.

You can use our secure site for plan administrators to:

- Add new plan members
- Access plan member profile summaries
- Manage absences
- Manage monthly billing
- Access plan management reports and forms
- View a transaction history

Your employees can use the secure site for plan members or the Omni app to:

- Submit claims
- Consult reimbursement amounts
- Access their payment card
- Use our drug cost simulator to confirm whether a drug is covered and how much it costs
- Find nearby pharmacies
- Sign up for direct deposit

And that's just the start! Additional features may be available, depending on your plan.



Basic life insurance

Basic life insurance for all plan members is where your group insurance plan starts. Life insurance offers your employees peace of mind, as it provides their families with financial protection in the event of their death. Their beneficiaries will receive a lump-sum payment to help cover expenses at a difficult time.

Also included with basic life insurance is something called a living benefit. It pays out up to half the life insurance amount to disabled plan members who have a life expectancy of less than 24 months.





Short- and long-term disability insurance

If your people have to miss work, it affects your bottom line. So we focus on prevention, but it can't solve every issue. That's where disability insurance comes in. We offer two types of disability insurance to protect your people and your business: short-term and long-term.

If an employee has to go on disability leave, we jump into management and recovery mode immediately, making sure they're getting the financial, emotional, physical and mental support they need.

Short-term disability insurance covers a percentage of salary and is paid out each week. You choose the percentage and the payment period. After that time, if the employee is still unable to work, long-term disability insurance kicks in. In both cases, the same disability specialist will be there to support them all the way.

Disability prevention and management

Our proactive approach to disability prevention and management starts with tools and resources designed to help employees stay healthy. We also help you identify at-risk employees before their health worsens. And ultimately, we provide the care and support disabled employees need to successfully return to health and to work.

At the heart of it all is our dedicated disability team. Claims are handled from start to finish by a specialist who will develop a relationship with your employee. They'll provide support until your employee is able to get back to work, and beyond, if needed. Our team of claims specialists is backed by a nationwide team:

Areas of expertise

Kinesiology

Nursing

Psychology

Counselling

Physical rehabilitation

Workplace relations

Health professionals

General practitioners

Psychiatrists

Cardiologists

Dentists

Pharmacists



Health is Cool 360° platform



Included with long-term disability

The most comprehensive wellness platform of its kind, Health is Cool 360° is a trustworthy, jargon-free source employees can turn to for information about diseases, treatments and prevention.

It contains:

- **Health PACT**, a counselling service that provides access to a health professional if they experience symptoms of chronic disease
- A health evaluation tool employees can use to identify their health risks and generate a personalized action plan
- Information on local health care services and wait times, drugs and treatment options for specific illnesses, and how to cope with a chronic illness or disability

Second Medical Opinion – Novus Health



Getting a serious diagnosis can be overwhelming. It can be hard to know if you're making the right decisions, so a second opinion can offer real peace of mind. This program offers insureds who've been diagnosed with a serious illness a complete review of their medical file to confirm the diagnosis and make sure they understand all their treatment options.

Files are reviewed by the Novus Health team, including a medical specialist affiliated with a renowned Canadian university.

Manager and Employee Assistance Programs

When you're struggling, being able to talk about your problems with a professional can make all the difference in the world. That's why we offer our assistance programs. They offer support and peace of mind and can help improve workplace health, wellness and productivity. They can even reduce absenteeism and associated costs.

Manager Assistance Program



Included with Long-term disability

The Manager Assistance Program is included with our long-term disability benefit. It provides everything from mental health support and relationship counselling to legal, financial and HR assistance for company issues and crisis management. It also gives managers the option to refer an employee who needs help to the assistance service.

Employee Assistance Program



The optional Employee Assistance Program includes the services listed above, as well as mental health counselling for employees and their families, phone assistance for personal legal and financial issues, telephone assistance to find a seniors' residence or daycare, and school planning for parents.



Extended health care insurance*

Extended health care is like the cherry on top of your group insurance plan. It pulls double duty, helping you attract and retain employees while helping them stay healthy and happy. Because at the end of the day, healthy, happy employees perform better, miss work less often, and are better able to focus on what matters.

You can set your deductible and reimbursement percentage, and personalize your plan to meet your needs. Here are just some of the things the plan covers:

- Prescription drugs
- Eye exams
- Detoxification
- Hearing aids
- Orthopaedic shoes
- Home nursing care
- Health professionals (acupuncturist, chiropractor, massage therapist, speech therapist, physiotherapist, psychologist, etc.)

Drug cost management

With steadily rising drug costs, cost containment is our priority. We want to make sure something as important as your drug benefit remains affordable. That's why we offer a range of cost-control tools.

Patient Support Program for Specialty Drugs



This program makes life easier for insureds with complex illnesses. It brings together all the services they need to manage their condition and get the most out of their treatment plan. It also saves them 6 to 7% on specialty drugs, and pairs them with advocate services to improve their access to resources.

Pharmacogenetic testing



Genetic differences affect how different people respond to drugs. This kind of testing can help insureds find a drug that's more compatible with their genetic makeup. This helps avoid the trial-and-error process that can be so hard and can mitigate any adverse effects.

To be eligible for reimbursement, these tests must be prescribed by a physician for an established diagnosis (as opposed to for the insured's general information).

Preferred pharmacy networks



Preferred pharmacy networks are networks that meet our service standards and offer lower out-of-pocket costs so plan members can save on prescription drugs. A number of different networks are available.

Active Pharmacy



An innovative way to enhance benefits and reduce costs by encouraging plan members to choose safe, approved, lower-cost maintenance drugs. Their prescription drugs are delivered by free standard shipping to an address of their choice.

* In Quebec, all private group insurance plans that include accident, illness (including dental) or disability coverage must also include drug coverage.

Travel Assistance service

This telephone assistance service is available worldwide 24/7. In the event of a medical emergency or problem while travelling, it offers comprehensive medical and personal assistance in multiple languages, referrals to doctors, assistance with hospital admission, translation services for emergency calls and more.

Health Assistance service

Health Assistance is a 24/7 telephone service designed to help plan members get practical information and valuable health advice, whenever they need it. Whether they're looking for preventive measures or immediate help to deal with a minor emergency, they'll get the help they need.

Gender affirmation coverage

Not all gender affirming health care is covered by Canada's public plans, so this coverage is designed to fill in the gaps and help people on their gender affirmation journey. We also offer a toolkit that will help you address gender diversity in a way that makes all your employees feel included.

Family Focus

Family Focus provides insureds with support on their family-building journey. These supports range from drugs and fertility treatments to marriage counsellors, couple's or family therapists, sexologists and psychoanalysts. Medically necessary breast pumps are also covered.

Health spending account

A Health spending account (HSA) gives your employees the freedom (and the flexibility) to pay for or top up health and dental care expenses that wouldn't otherwise be covered by your plan. It's a way to help them pay for what matters most to them.

Virtual health care

Virtual health care offers quick and easy access to health care professionals 24/7 from the comfort of home —no appointment necessary.

Home care

Recovery takes time. Home care coverage can make it easier, with services like meal prep, household chores, childcare support and more.

Dental care insurance

Dental insurance makes it easier for your employees and their families to see a dentist on a regular basis, which can help prevent dental problems that could affect their overall health down the road.

You can set your deductible and reimbursement percentage and pick and choose which types of services you want to cover. You can even specify a different reimbursement percentage for preventive services, basic services, major restorative services and orthodontics (for children and adults).



Critical illness insurance

Choosing to include critical illness insurance in your group plan is another way to show your employees that you care about their well-being. Critical illness insurance complements traditional disability insurance. However, unlike disability insurance, the benefit is paid in a lump sum as opposed to monthly payments. Plan members can use the benefit to help them deal with the additional financial demands of a critical illness.

If you decide to include critical illness insurance, you have several options to choose from:

- You can offer critical illness insurance to your employees only, or you can extend it to spouses and dependents as well.
- You can make the coverage mandatory, optional, or a combination of the two.
- You can offer our basic coverage, which covers the four most common critical illnesses, or our enhanced coverage, which covers 31 critical illnesses.

Optional life insurance

Optional life insurance is available for employees and their dependents. Evidence of insurability is needed for optional life, but depending on their situation, that extra coverage may provide just the peace of mind they need.

Dependent life insurance

Your people already have protection through the basic life insurance benefit, but some may need additional protection for their spouses or children. That's what dependent life insurance is for.

AD&D insurance

Accidents happen. That's what accidental death and dismemberment insurance is for: It pays out a lump sum to the beneficiary in the event of an accidental death. It also pays out if an accident causes the loss of a limb or a function (like sight, hearing or speech).



About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the financial security of over five million Canadians from offices across the country. It is one of the top life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

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200 Rue des Commandeurs, Lévis QC G6V 6R2 / 1-866-647-5013

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