

# Taking Care of Your Health & Wellness Just Got Easier

Introducing  
**SBA Member Benefits**  
Innovative Choice for Individuals & Their Families



## Ideal For:

Gig Workers including:

- Freelancers
- Contractors
- Solopreneurs
- Sole Proprietors
- On-Demand Professionals
- Those working a minimum of 20 hours per week.

## Gig Plan Advantages:

- Guaranteed Acceptance. No medical exam required.
- Flexible 'big company' options.
- Affordable rates that don't change with age (some exceptions apply).
- Monthly fees paid by business credit card with pre-tax dollars.
- Fast, paperless sign up with click and buy processing.

# GroupBenefitz All-In

## Health & Dental for Gig Workers

### Features:

- Enterprise level wellness; extended mental health services.
- Access to life-saving medication.

### Ideal for:

- Individuals wanting expanded mental health support and professional services.
- Those wanting to prepare for the uncertainties of life.

GroupBenefitz All-In		Bronze	Silver	Gold
Health & Wellness	Prescription Drugs (Pay Direct Drug Card)	80% coverage up to \$2,500 per family member per year 90% at <a href="#">PocketPills Pharmacy</a>	80% coverage up to \$5,000 per family member per year 90% at <a href="#">PocketPills Pharmacy</a>	90% coverage up to \$5,000 per family member per year 100% at <a href="#">PocketPills Pharmacy</a>
	GroupBenefitz High-Cost Drugs 24 month pre-existing condition clause applies	Catastrophic drug coverage from \$5,000 up to \$1,000,000 per family member per year \$50,000 of biologic drugs limited to lowest cost biosimilar		
	GroupBenefitz Complete Wellness	Ongoing mental health counselling, telemedicine, fitness and nutrition plans, legal advice, and much more!		
	Professional Services Acupuncturist, Audiologist, Chiropractor, Clinical Counsellor, Dietician, Homeopath, Kinesiologist, Marriage and Family Therapist, Massage Therapist, Naturopath, Occupational Therapist, Orthotherapist, Osteopath, Physiotherapist, Podiatrist, Psychoanalyst, Psychologist, Psychotherapist, Social Worker, Speech Therapist	80% coverage up to \$300 per practitioner category, per family member per year, up to \$900 per family combined  Reasonable limits as per the insurer apply	80% coverage up to \$500 per practitioner category, per family member per year, up to \$1,500 per family combined  Reasonable limits as per the insurer apply	100% coverage up to \$750 per practitioner category, per family member per year, up to \$2,000 per family combined  Reasonable limits as per the insurer apply
	Vision	Not Included	100% coverage up to \$200 every 24 months, per family member	
	Semi-Private Hospital Room	100% coverage up to 7 days per stay	100% coverage up to 14 days per stay	100% coverage up to 14 days per stay
Dental	Basic Services (checkups, x-rays, fillings, oral surgery, endodontics/periodontics, 8 units of scaling)	80% coverage up to \$750 per family member per year	80% coverage up to \$1,500 per family member per year	100% coverage up to \$1,500 per family member per year
	Major Services and Orthodontics (crowns, bridges, dentures, braces)	Not Included	Not Included	Not Included
	Frequency of Check-Ups	Every 9 months	Every 6 months	Every 6 months

Included in all tiers:

### Travel

**90 Day Out-of-Province/Country Coverage**  
100% up to \$5,000,000  
(Emergency Medical Services for unforeseen accidents and illnesses)

### Medical

**Supplies & Equipment**  
Included up to plan maximums and coinsurance as outlined in the plan booklet and/or reasonable & customary limits as per the insurer

### Medical Cannabis

\$1,500 per family member per year for approved treatments

Plan Termination Age: 80 or earlier retirement

GroupBenefitz All-In	Bronze	Silver	Gold
<b>Ontario/Alberta/Nunavut/Yukon/NWT/Atlantic Provinces</b>			
Single	\$256.88	\$274.94	\$322.48
Couple	\$440.75	\$476.24	\$571.81
Family	\$529.49	\$587.68	\$716.32
<b>British Columbia/Manitoba/Saskatchewan</b>			
Single	\$218.59	\$235.58	\$274.12
Couple	\$366.19	\$397.87	\$475.25
Family	\$439.84	\$499.86	\$597.01

## Fine Print - Eligibility

- The group must either be a legally incorporated company, sole proprietorship, or partnership, with true employer/employee relationships
- All participating members must have valid Provincial Health Insurance coverage
- All members must be working a minimum 20 hours per week to remain eligible
- Plan changes can occur once every year on June 1 where members can move up or down one level
- Gold plans are available on day 1 of plan purchase

## Fine Print - Premiums

- Premiums shown above are monthly
- Credit card and pre-authorized debit payment options available
- Stated premiums do not include applicable Provincial Sales Taxes
- Premium rates shown are valid June 1, 2025 to May 31, 2026

These summaries are time sensitive and subject to change. For specific details, refer to your plan booklet.

Click [here](#) to enroll

Accident & Serious Illness Insurance

Features:

- Entry level income replacement insurance.
- No medical or financial questionnaires required to qualify.

Ideal for:

- Anyone without group coverage or who cannot qualify for individual coverage.
- Sign up when you're healthy; prepare for uncertainties of life.

Benefit	Protect 100	Protect 200
Weekly benefit for income loss due to accident	70% of income up to \$1,000/week for up to 17 weeks	70% of income up to \$1,000/week for up to 17 weeks
Monthly income on prolonged inability to work due to accident or serious physical illness	\$1,000/month for up to 24 months	\$2,000/month for up to 24 months
Permanent total disability benefit	\$100,000 total after 52 weeks	\$200,000 total after 52 weeks
Integrated Serious Illness Benefits (includes: cancer (life-threatening), heart attack, kidney failure, stroke (cerebrovascular)	\$5,000 lump sum	\$10,000 lump sum
Accidental Death and Dismemberment	\$100,000 lump sum	\$200,000 lump sum
Additional benefit coverage <small>See plan booklet for benefit details and amounts</small>	Accidental dental; rehabilitation; funeral; bereavement; spousal retraining; special education; daycare; family transportation; home, vehicle, workplace alteration; hospital confinement; parental care.	Accidental dental; rehabilitation; funeral; bereavement; spousal retraining; special education; daycare; family transportation; home, vehicle, workplace alteration; hospital confinement; parental care.
Pricing	\$30/month + PST	\$60/month + PST

- Plan Termination Age: 65 or earlier retirement. Premium rates shown are valid April 1, 2025 to March 31, 2026.
- 24 month pre-existing condition clause applies. Illnesses (mental/physical) not included under Serious Conditions are not covered.
- Certain high-risk industries not eligible (police, ambulance, explosives manufacturers, underground mining, etc.). Please inquire to confirm eligibility prior to purchase if working in an industry that may be considered above normal accident risks.