



## The *Builders* Benefits Plan

For Successful Businesses Involved in the Building Industry and  
Their Full-Time Employees

Protect your crew for as little as  
**\$0.20/hour** per person!


Covers accidents on or off the job site!

Incredibly easy to understand and sign up  
Unique benefits to help you protect and retain great employees!

**\$650** /week  
accident income  
replacement

**\$100,000**  
accidental death or  
dismemberment

Add optional coverage  
for **Drugs, Dental,**  
**Travel, Critical Illness,**  
**and more!**



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Businesses in the building industry often struggle to source adequate and cost-effective benefits for themselves and their employees.

## **We have a solution**

The Builders Benefits Plan allows you to set up an affordable plan with as few as 3 people.

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Starting at only  
**\$0.20 per hour**  
per person!

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We help successful business owners build a better benefits plan than they can get anywhere else.

# BUILDERS BENEFITS PLAN COVERAGE

| Essential Benefits  | Additional Benefits (Optional)  |
|---|---|
| <p>Protect yourself and your employees financially from accidents on or off the job.</p> <p><b>Cost per employee</b><br/> <b>\$0.20 per hour*</b><br/>           Billed monthly at \$33/month</p> <p><b>Includes</b></p> <p><b>Accident Income Replacement</b><br/>           \$650/week for 52 weeks.</p> <p>If you or one of your employees suffers an injury (on or off the job site) where the individual can no longer work, they can continue to receive income to pay for their living needs while recovering.</p> <p>This takes the burden off of you as the business owner.</p> <p><b>Accidental Death &amp; Dismemberment</b><br/>           \$100,000 of Accidental Death &amp; Dismemberment coverage.</p> <p>If you or one of your employees suffers an accidental death or dismemberment (on or off the job site), this benefit will provide them or their families with up to \$100,000 in coverage.</p> | <p>Enhance your coverage and design a different level of benefits for different classes of employees.</p> <p><b>Extended Health Care</b><br/>           Single: <b>\$0.40 per hour*</b> Billed monthly at \$66.37/month<br/>           Family: <b>\$0.90 per hour*</b> Billed monthly at \$151.39/month</p> <p><b>Extended Health Care Coverage includes:</b></p> <ul style="list-style-type: none"> <li>• Prescription Drug Benefit. 80% Pay-Direct Drug card. \$5.00 dispensing fee maximum. Mandatory generic substitution.</li> <li>• Semi-Private Hospital Room. \$150/day, maximum 30 days/year, for in-Canada hospital care.</li> <li>• Out of Country Emergency Medical. Coverage for sudden, unexpected illness or injury. 60 days per trip. Maximum \$5,000,000/person. Insured by Greenshield Canada, administered by The Benefits Trust.</li> </ul> <p><b>Dental Care</b><br/>           Single: <b>\$0.27 per hour*</b> Billed monthly at \$45.09/month<br/>           Family: <b>\$0.73 per hour*</b> Billed monthly at \$121.74/month</p> <p>80% basic dental with no annual deductible. Annual maximum \$750/person, \$2,000/family. Current fee guide. 6-month recall.</p> <p><b>Critical Illness</b><br/>           Single: <b>\$0.15 per hour*</b> Billed monthly at \$28.25/month</p> <p>Flat \$25,000 payout if diagnosed with a critical illness as defined by policy details. Insured by Chubb Insurance, administered by The Benefits Trust.</p> <p><b>Life Insurance</b><br/>           Single: <b>\$0.08 per hour*</b> Billed monthly at \$13.33/month</p> <p>Flat \$25,000 payout. Insured by Chubb Insurance, administered by The Benefits Trust.</p> <p><b>Virtual Health Care &amp; Employee Assistance Program</b><br/>           Single: <b>\$0.06 per hour*</b> Billed monthly at \$10/month</p> |
| <p><i>Notes:</i></p> <ul style="list-style-type: none"> <li>• Valid until December 31, 2025.</li> <li>• Costs on this page do not include applicable taxes.</li> <li>• Family is defined as two or more eligible people in a household.</li> </ul> <p><i>*Based on an estimate of 2,000 paid hours per year</i></p>   | <p><b>Health Care Spending Account</b></p> <p>An annual amount (billed monthly) you determine as the employer that offers employees maximum flexibility to cover healthcare-related expenses. 15% administration fee charged on HSA contributions.</p>  |

Download the pricing worksheet at [www.buildersbenefits.ca](http://www.buildersbenefits.ca)

# BUILDERS BENEFITS PLAN COVERAGE CONT...

Below are 3 of our most popular coverage options:

## Essential Benefits

**Make sure they're covered in case of a serious accident on or off the job site**

**Includes:**

Accidental Death & Dismemberment  
Accident Income Replacement

**\$0.20/hour/employee  
or \$33/month/employee**

Basic coverage applies to Full-Time Employees only. No family coverage.

★  
**GOOD**

## Essential Benefits + Extended Health Care

**Cover the basic stuff plus Prescription Drugs and Travel Insurance**

**Includes:**

Essential Coverage +  
Prescription Drugs  
Semi-Private Hospital Room  
Out of Country Emergency Medical

**\$0.60/hour/employee  
or \$93.37/month/employee**

Cover their entire family for  
\$1.11/hour/employee  
or \$184.39/month/employee

★★  
**BETTER**

## Essential Benefits + Extended Health Care + Dental Care

**Make sure they're covered all around**

**Includes:**

Essential Coverage +  
Extended Health Care +  
Dental Care

**\$0.87/hour/employee  
or \$138.46/month/employee**

Cover their entire family for  
\$1.84/hour/employee  
or \$306.13/month/employee

★★★  
**BEST**

### Add a Health Care Spending Account

You can add a Health Care Spending Account to any of the options above for added flexibility and value to employees. Amounts can be different by groups of employees (e.g. owners, site supervisors, labourers, etc.) or you can group by length or service (e.g. new hires, over 1 year, over 3 years, etc.). It's up to you.

### Other additional benefits options:

Critical Illness

Employee Assistance Program

Virtual Health Care

# ABOUT THE BUILDERS BENEFITS PLAN

## Plan Advantages

- ✓ We pick up the phone. Your employees can easily reach us for help.
- ✓ No medical questionnaire required to join.
- ✓ Easily submit claims by taking a picture through our mobile app.
- ✓ Convenience of a prescription drug card.
- ✓ Dentists can send us claims electronically.
- ✓ Added flexibility with Health Care Spending Accounts for enhanced coverage.
- ✓ Every covered employee receives a benefits booklet, drug/dental card, and travel package.
- ✓ Full access to ConnectUs HR Toolkits.
- ✓ Quick reimbursement by Direct Deposit.
- ✓ Monthly billing with easy PAP.
- ✓ Quick claims turnaround in 1 to 3 business days.

## Participation Guidelines

- Minimum 3 Employees including you, the business owner.
- Eligible Employees must work a minimum of 24 hours per week.
- Part Time Employees can be covered with a Health Care Spending Account.
- Waiting period for Full Time Employees is three (3) months unless waived in full by the Employer upon enrollment. The waiting period does not apply to Eligible Employees currently on payroll as of effective date of benefits plan.
- Coverage ceases at age 70.
- Health Care Spending Account contributions must be fully employer-funded in accordance with Revenue Canada guidelines.
- Plan will renew annually on your policy anniversary date.



# ABOUT THE BUILDERS BENEFITS PLAN CONT...

## Plan Provisions

### Extended Health Care Benefits

Coverage includes vaccines. No coverage for fertility treatments, sexual dysfunction, smoking cessation, or anti-obesity treatment. Maximum \$1,000,000 lifetime per person.

### Pre-Existing Condition Exclusion

Reimbursement of in-Canada Health Care expenses will be limited under the policy for any illness, injury, or disability for which the insured had symptoms, medical treatment, consultation, or took prescribed drugs or medicines exceeding \$1,500 (annualized) in the six (6) month period prior to becoming eligible for coverage under the policy, and incurred related expenses within twelve (12) months of the insured person's effective date of coverage under the policy.

For any illness, injury, or disability to which the pre-existing medical condition limitation applies, the reimbursement of in-Canada Health Care expenses under this policy in any benefit year for any one insured person is limited to \$2,000 per individual.

### Critical Illness Benefits

| Insured Conditions   |   | Unique Features   |
|--|---|---|
| <ul style="list-style-type: none"> <li>• Alzheimer's Disease</li> <li>• Aorta Surgery</li> <li>• Benign Brain Tumour</li> <li>• Blindness</li> <li>• Cancer</li> <li>• Coma</li> <li>• Coronary Artery Bypass Surgery</li> <li>• Deafness</li> <li>• Dismemberment</li> <li>• Heart Attack</li> <li>• Heart Valve Replacement</li> </ul> | <ul style="list-style-type: none"> <li>• Loss of Speech</li> <li>• Major Organ Failure</li> <li>• Major Organ Transplant</li> <li>• Motor Neuron Disease</li> <li>• Multiple Sclerosis</li> <li>• Occupational HIV</li> <li>• Paralysis</li> <li>• Parkinson's Disease</li> <li>• Severe Burns</li> <li>• Stroke</li> </ul> | <ul style="list-style-type: none"> <li>Hip or Knee Replacement Surgery<br/>(10% of Principal Sum to max. of \$10,000)</li> <li>Early Stage Prostate Cancer Treatment<br/>(20% of Principal Sum to max. of \$20,000)</li> <li>Ductal Carcinoma In Situ (DCIS)<br/>(20% of Principal Sum to max. of \$20,000)</li> <li>Loss of Independence<br/>(25% of Principal Sum)</li> <li>Second Event Benefit</li> </ul> |

### Pre-Existing Medical Condition Provision

Means a sickness, disease or disorder suffered from or injury sustained by an insured person for which, he or she sought or received medical advice, consultation, investigation, diagnosis, or treatment was required or recommended by a physician during the 6 months immediately prior to the insured person's effective date of insurance or any increased amount of insurance and which directly or indirectly causes the condition to occur within the first 6 months from the insured person's effective date of insurance or any increased amount of insurance.

*Note: This material describes in summary form, the benefits contained in the Builders Benefits Plan. In the event of any discrepancy between any information contained herein and the group benefits contract and policies, the terms of the group benefits contract and policies will apply.*

# WHAT IS A HEALTH CARE SPENDING ACCOUNT?

## What is a Health Care Spending Account?

- A Health Care Spending Account is a pre-determined amount of money provided to employees at the beginning of each benefit year for coverage of their medical and dental expenses.
- This amount is held in trust. Claims are submitted and reimbursed in a similar fashion to a traditional benefits plan.
- Eligible expenses are reimbursed at 100% up to the total dollar amount available in the HCSA.
- A Health Care Spending Account allows employers to cost-effectively offer extra coverage - with more flexibility - for employees.
- Differentiate between employees by class and reward key employees with enhanced coverage.

## Health Care Spending Account Eligible Expenses Include:

- Paramedical Practitioners such as Physiotherapy & Massage Therapy
- Vision Care including Laser Eye Surgery, Contact Lenses, Glasses & Examinations
- Medical Facilities including Convalescent Homes & Substance Abuse Facilities
- Medical Devices such as Orthotics, Hearing Aids & CPAP machines
- Nursing Care to help you recuperate in the comfort of your own home
- Expenses Related to Disabilities including special programs tuition, tutoring and home or vehicle modifications
- Dental Services Orthodontic & Major Services including Dental Implants

Amounts can be different by groups of employees (e.g. owners, site supervisors, labourers, etc.) or you can group by length or service (e.g. new hires, over 1 year, over 3 years, etc.). It's up to you.

## Health Care Spending Accounts



## How It Works



# FREQUENTLY ASKED QUESTIONS



## **Am I eligible?**

Yes, if you own and operate a profitable Canadian business in the building industry and have 3 or more full-time employees (including yourself).

## **As the owner, what are the advantages of setting up a benefits plan through my business?**

You already pay for medical and dental expenses for you and your family, so doesn't it make sense to pay them through your business in the most tax-effective way possible?

If you add a Health Care Spending Account, you can use it to make sure all your health and dental care expenses (including the portions not covered by the main plan) are covered and 100% of the cost is a tax-deductible business expense when administered through a benefits plan.

## **What about my employees?**

A benefits plan is seen as a valuable part of the compensation by employees. It helps attract and retain them, especially in a tight job market. In fact, this plan is unique in the building industry, offering coverage you can't find anywhere else. Your employees will see that you care and they'll feel more confident knowing they have some financial protection in case of an accident, in addition to coverage for day-to-day prescription drug and dental expenses.

You can build your plan with different benefits for different groups of employees. It's a no-brainer. You'll save money and gain protection for your family and employees.

## **What if I have multiple business partners?**

No problem. Our plan can accommodate all partners. We will work with you to find what works best for you.

# ABOUT THE BENEFITS TRUST

## The Builders Benefits Plan is Administered by The Benefits Trust

We help successful business owners build a better benefits plan than they can get anywhere else.

For over 25 years, The Benefits Trust has provided Third Party Administration Services for employer groups for one or more, exclusively through our insurance advisor distribution network. We are an independent and privately owned firm with long-standing business relationships with more than 20 insurance companies and service providers.

Our process helps employers gain complete control over employee benefit costs; maximizes plan design flexibility; and enhances tax advantage benefit opportunities for owners.

We are fast, friendly, and we effectively communicate regularly with you, your employees, and their families.

### DOWNLOAD OUR MOBILE CLAIMS APP



The Benefits Trust Mobile Claims App is the easiest way to submit claims, check your Healthcare Spending Account balance (if your plan includes one), and contact us.



Download it on the App Store or Google Play Today!



**Claiming is easy through our Mobile App and you get paid quickly through direct deposit.**

### SIGNING UP FOR DIRECT DEPOSIT



With Direct Deposit, your claims payments from The Benefits Trust will be deposited directly into your bank account and you will receive your benefit statements electronically by email.

Simply submit the Direct Deposit authorization form found in the Employee Resource Centre on our website.

[www.thebenefitstrust.com](http://www.thebenefitstrust.com)

## We Do The 5% *Extremely Well*

It's time to change your expectations

# the benefits trust

### There is a Better Way for Benefits

The Canadian employee benefits industry is dominated by a handful of major providers – just like our Canadian telecom providers, banks, and airlines. They generally do a good job selling and delivering products and services. That's the 95% of the job you expect them to get right.

#### So what's the other 5%?

The other 5% is that part of your relationship with a company that causes all the frustration. It's spending hours on the phone trying to resolve a simple issue, confusing automated attendants trying to draw you away from a live agent, speaking to a new person each time, and having to explain yourself again to every single department. Sound familiar?

#### The Better Way

Imagine a benefits company that picks up the phone and resolves your concerns. People you know by name and who know you by name. People who can solve problems and answer your questions, or who will get back to you with the answer like they promised to.

We do the 95% as well as or better than the big guys – but we've also been doing the 5% exceptionally well – at no extra cost to you – for over 25 years. You don't have to tolerate the status quo. It's time to change your expectations. There is a better way.



No automated attendant. A real person answers the phone.



We assign a dedicated representative for your plan administrator.



We're flexible. Design a benefits plan uniquely suited for your company.



We're problem solvers who get you answers quickly.



## GET STARTED

For inquiries about the plan, please contact:

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the  
benefits trust

 Follow Us on Instagram @buildersbenefitsplan

Learn more at [www.buildersbenefits.ca](http://www.buildersbenefits.ca)