



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Skate Canada - BC Coaches Group Benefits Program

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Association Group Benefits Plan



A comprehensive benefits offering is available to you and your family, as an active member of Skate Canada- BC.

All options include the following coverage for Basic Life, AD&D, Dependent Life, Critical Illness, Extended Health, Dental, and Emergency Travel Insurance.



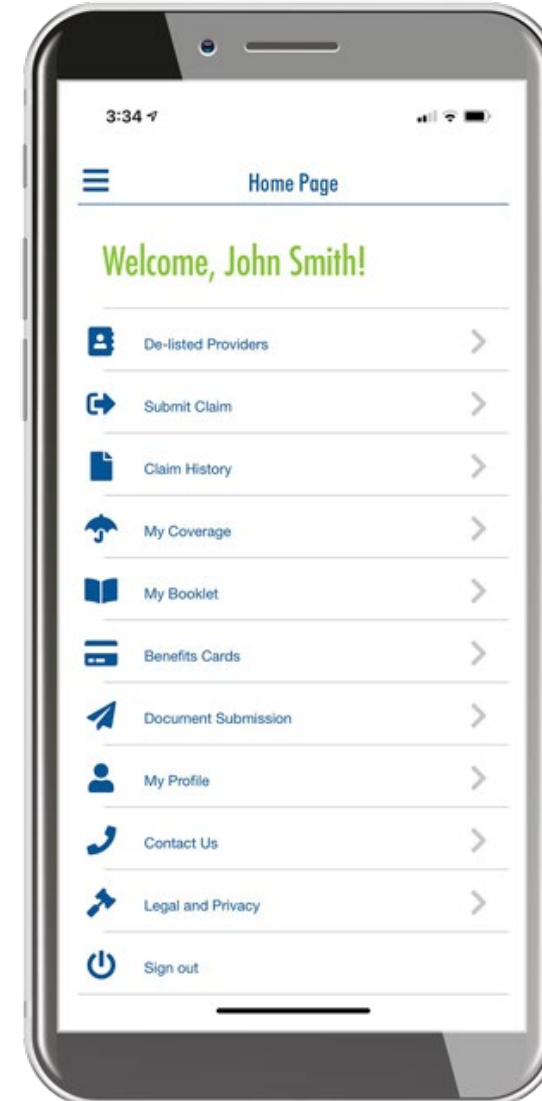
Equitable Life and Effortless Admin



- Manages the enrollment, key plan member information, billing and general administration of your program



- Manages claims submission and data, adjudication and reimbursement online or via the EZ Claim App



Member Eligibility:

To be eligible, you must be a resident of Canada (excluding Quebec) and be an active coach/member of the Skate Canada BC Chapter at the time of application.

Who is an eligible dependent?

- Spouse – legal or common law (12-month co-habitation required)
- Unmarried children under age 21 or under age 25 if they are full-time students
- Unmarried handicapped child of any age who is living with, and is financially dependent on, the member and/or spouse, and is incapable of self-sustaining employment

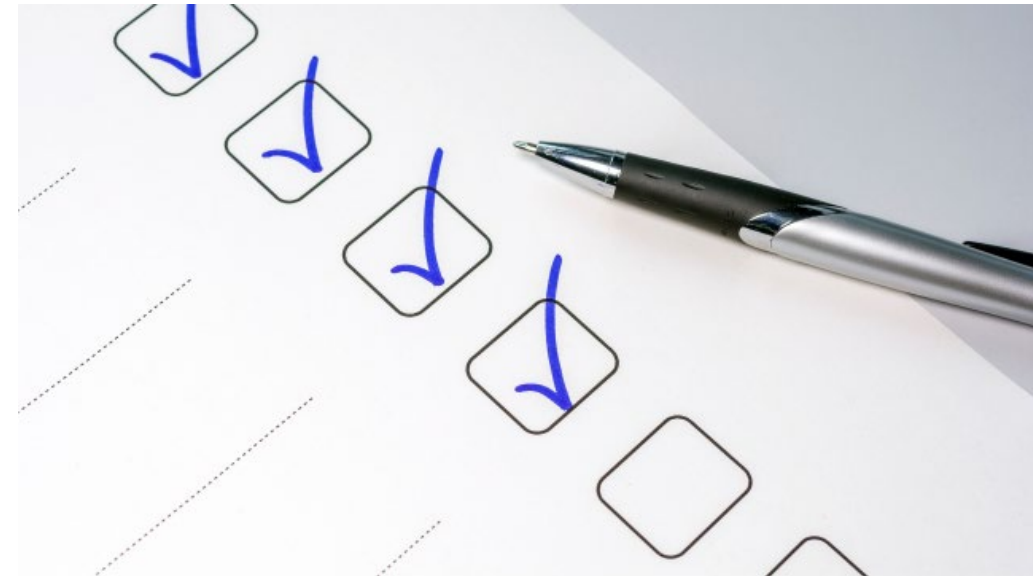


Open Enrollment Period & Billing



Coverage Begins

- Coverage will commence **March 1st, 2026**, it is important to enroll prior
- Your enrollment must be completed and received by Effortless Admin Inc. by February 13, 2026 to avoid providing medical evidence. Often called ***Late Applicant***
- Premiums are billed in advance of the due date and are due upon receipt (EFT options available for automatic withdrawal on the 10th, 15th or 20th of the month).
- *Regular enrolment: coverage begins 60 days following start date



Life Insurance & Accidental Death & Dismemberment



Coverage: \$25,000 flat amount
Benefit reduces by 50% at age 65

Termination: Age 70 or earlier retirement

Dependent life: \$10,000 spouse, \$5,000 each child



Critical Illness Insurance



Critical Illness

COVERAGE DEFINITION	TERMINATION*
<p>\$10,000; Covered conditions include: Alzheimer’s Disease, Deafness, Motor Neuron Disease, Aorta Surgery, Heart Attack, Dismemberment, Multiple Sclerosis, Benign Brain Tumour, Heart Valve Replacement, Occupational HIV Infection, Blindness, Paralysis, Cancer, Loss of Speech, Parkinson’s Disease, Coma, Major Organ Failure, Severe Burns, Coronary Artery Bypass Surgery, Major Organ Transplant, Stroke, Loss of Independence.</p>	At age 65

Dental Care Coverage



COVERAGE DEFINITION	TERMINATION*
<p>Coinsurance and maximums are based on the plan level chosen. All options include: No deductibles, and option for direct payment of claims at the dental office!</p> <p>Basic Dental Services; recall exam every 12 months.</p> <p>Major Dental Services includes Crowns, Bridges and Dentures (<u>excluded from Option 1 - Copper</u>).</p> <p>Coverage is based on the current general practitioner fee guide in the province of residence.</p>	At age 75

Extended Health Coverage



COVERAGE DEFINITION	TERMINATION*
<p>Coinurance and maximums are based on the plan level chosen. All options include: No deductibles, and a pay direct claim payment card!</p> <p>Drug Coverage, for generic drugs only (brand is eligible when there isn't a generic alternative).</p> <p>Paramedical Coverage, for the following practitioners: Acupuncturist, Chiropractor, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist/Chiropodist, Psychologist/MSW/Counselor, and Speech Therapist. *dr. referral may be required.</p> <p>Ambulance Coverage, transportation to the nearest hospital.</p> <p>Eye Exams, up to \$75 every 24 months for adults or 12 months for children.</p> <p>Medical Services & Supplies, covered at 100% up to Reasonable and Customary limits, includes:</p> <ul style="list-style-type: none"> ● Private Duty Nurse, up to \$10,000 every 2 calendar years ● Custom Orthotics, up to \$200 every calendar year ● Orthopedic Shoes, up to \$350 every calendar year ● Hearing Aids, up to \$500 every 60 consecutive months ● Insulin Pump, up to \$500 lifetime (1 device) <p>Hospital Coverage, for semi - private room.</p> <p>Accidental Dental Treatment, covered at 100% up to Reasonable and Customary limits.</p> <p>Emergency Travel Coverage, covered at 100% for unforeseen medical emergencies, during the first 60 days of travel, up to a lifetime maximum of \$5,000,000.</p>	<p>At age 75</p>

*Coverage terminates at the earlier of the termination age or retirement (you must be actively working in order to be eligible for coverage).

Out of Country Care



Coverage: 100% Out of Country Emergency Coverage

Maximum: \$5,000,000 lifetime maximum

Treatment required as a result of a medical emergency which occurs while temporarily outside the province of residence, whether you or your dependent is travelling for vacation, business or education, provided the insured person who receives the treatment is also covered by the Provincial Plan during the absence from the province of residence.

For trip duration not exceeding 60 days from date of departure.



Plan Coverage Levels



There are several plan options to choose from so you can obtain the coverage that best meets the needs of you and your family.

PLAN	DRUG	PARAMEDICAL	DENTAL
COPPER	80% up to \$1,500	80% up to \$300 each Combined max of \$1,000 Per cert max of \$1,200	80% Basic Services Maximum of \$750
BRONZE	80% up to \$2,500	80% up to \$400 each Combined max of \$1,000 Per cert max of \$1,200	80% Basic Services, 50% Major Services Combined max of \$1,000
SILVER	80% up to \$2,500	80% up to \$400 each Combined max of \$1,000 Per cert max of \$1,600	80% Basic Services, 50% Major Services Combined max of \$1,000
GOLD	80% up to \$3,500	80% up to \$500 each Combined max of \$1,000 Per cert max of \$1,600	80% Basic Services, 50% Major Services Combined max of \$1,500
EMERALD	90% up to \$5,000	90% up to \$500 each Combined max of \$1,000 Per cert max of \$2,000	80% Basic Services, 50% Major Services Combined max of \$1,500

2026 Monthly Premium



BC

	SINGLE	COUPLE	FAMILY
COPPER	\$ 157.01	\$ 292.44	\$ 389.36
BRONZE	\$ 181.42	\$ 343.36	\$ 463.33
SILVER	\$ 200.68	\$ 382.60	\$ 517.98
GOLD	\$ 249.67	\$ 484.52	\$ 658.37
EMERALD	\$ 279.46	\$ 545.19	\$ 742.55

- You can change tiers up or down one level every 24 months or when you have a “life event”.
- Life event: Marriage/common-law, divorce/separation, new baby.

Why an Association Plan Versus Individual Coverage

Benefits of the Skate Canada - BC Plan

- No medical underwriting or questionnaires if enrolled when eligible
- Full coverage begins when eligible
- More robust (better) coverage
- Unique Critical Illness coverage included

Leading Individual Plan Coverage

ComboPlus™ Starter Plan

Essential coverage

- Drugs - 70% of first \$750 (up to \$525 every year)
- Dental - 70% of first \$575 (up to \$400 every year)
- Vision - \$150 every 2 years
- Travel - \$5 million in emergency health coverage for first 9 days of each trip

No medical questionnaire, at time of application



ComboPlus™ Basic Plan

Extended coverage

- Drugs - 70% of first \$750 and 90% of next \$4,972 (up to \$5,000 every year)
- Dental - 80% of first \$400 and 50% of next \$860 (up to \$750 every year)
- Vision - \$250 every 2 years
- Travel - \$5 million in emergency health coverage for first 9 days of each trip

Medical questionnaire required, at time of application

ComboPlus™ Enhanced Plan

Comprehensive coverage

- Drugs - 90% of first \$2,222 and 100% of next \$8,000 (up to \$10,000 every year)
- Dental - 100% of first \$500 and 60% of next \$700 (up to \$920 every year)
- Vision - \$250 every 2 years
- Travel - \$5 million in emergency health coverage for first 9 days of each trip

Medical questionnaire required, at time of application

Why an Association Plan Versus Individual Coverage



Your Paramedical Practitioner Coverage

- Simple & easy to understand limits
- Less out-of-pocket cost
- Less manual work
- More familiar & common structure

Leading Individual Plan Coverage

Registered specialists and therapists

- Acupuncturist – \$25/visit x 20 visits
- Chiropractor – \$25/visit x 20 visits plus \$35 for chiropractic x-ray
- Naturopath – \$25/visit x 20 visits
- Physiotherapist – up to \$250
- Psychologist/Psychotherapist/Clinical Counsellor (combined) – \$80/first visit or \$65/subsequent visit x 15 visits
- Registered Massage Therapist – \$25/visit x 20 visits
- Speech Pathologist/Therapist (combined) – \$65/first visit or \$45/subsequent visit x 10 visits



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Questions?

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