



Welcome to Lewer

Lewer Canada has been serving the needs of small business owners for almost 50 years. As a third-generation business, we understand the importance of finding the best program that makes the best sense (and cents) for your business. That's why we have developed the CLA Multi-Employer Trust to help spread risk over a larger group, which helps us keep your rates stable year after year.

What does it mean to be in a multi-employer trust? Just like participating in your buying group or franchise program, it gives you leverage that you wouldn't otherwise have. Even if you only have a few employees, we can help. In the last decade, our annual plan price increase was averaging 5%, which is far lower than healthcare inflation.



# Step 1: Select Mandatory Options

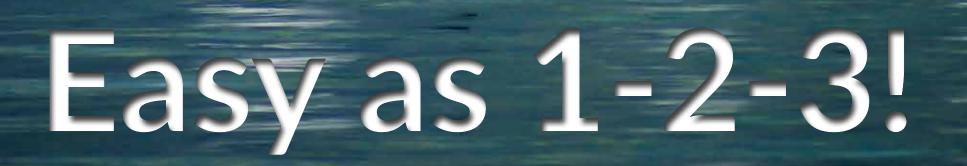
Life Insurance with Accidental Death and Dismemberment
Dependent Life
Health Care

# Step 2: Select Optional Choices

Short-Term Disability
Long-Term Disability
Dental Care
Vision Care
Critical Illness

## Step 3: Contact Us

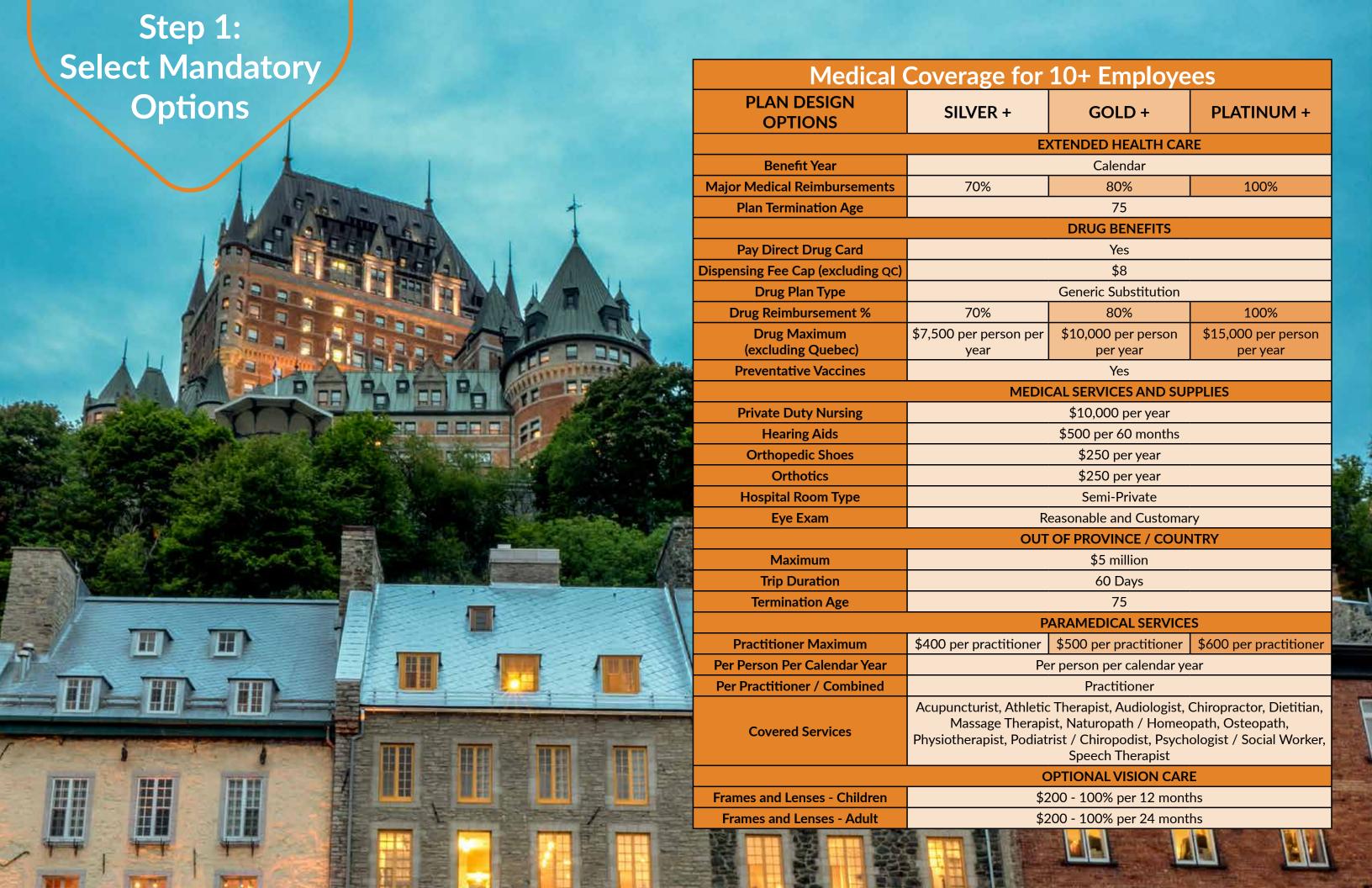
After you've designed your plan, you can contact us at 1-800-387-8244 or info@lewer.ca



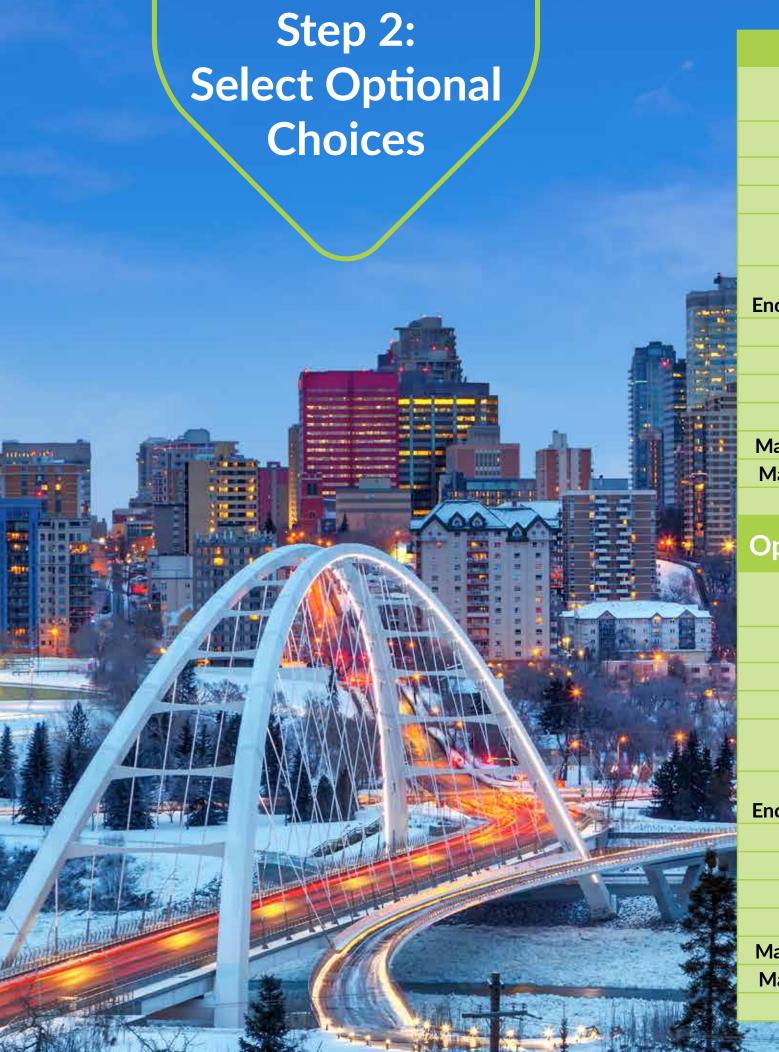


	Medic	cal Coverage					
PLAN DESIGN OPTIONS	BRONZE	SILVER	GOLD	PLATINUM			
	EXTENDED HEALTH CARE						
Benefit Year	Calendar						
Major Medical Reimbursements	80%	80%	90%	80%			
Plan Termination Age		75					
	DRUG BENEFITS						
Pay Direct Drug Card		Ye	es				
Dispensing Fee Cap (excluding QC)	\$8						
Drug Plan Type	Generic Substitution						
Drug Reimbursement %	80%	80%	90%	80%			
Drug Maximum (excluding Quebec)	\$1,000 per person per year	\$5,000 per person per year	\$2,500 per person per year	\$15,000 per person per year			
Preventative Vaccines	Yes						
	MEDICAL SERVICES AND SUPPLIES						
Private Duty Nursing	\$10,000 per year						
Hearing Aids	\$500 per 60 months						
Orthopedic Shoes	\$250 per year	\$250 combined for shoes and orthotics	\$250 per year	\$250 per year			
Orthotics	\$250 per year	\$250 combined for shoes and orthotics	\$250 per year	\$250 per year			
Hospital Room Type	Semi-Private						
Eye Exam	Reasonable and Customary						
	OUT OF PROVINCE / COUNTRY						
Maximum	\$5 million						
Trip Duration	60 Days						
Termination Age		7.	5				
		PARAMEDIC	AL SERVICES				
Practitioner Maximum	\$300 per practitioner, max aggregate \$1,200	\$50 per visit, \$300 per practitioner, max aggregate \$1,000	\$500 per practitioner	\$500 per practitioner			
Per Person Per Calendar Year		Per person per	calendar year				
Per Practitioner / Combined		Practi	tioner				
Covered Services	Acupuncturist, Athletic Therapist, Audiologist, Chiropractor, Dietitian, Massage Therapist, Naturopath / Homeopath, Osteopath, Physiotherapist, Podiatrist / Chiropodist, Psychologist / Social Worker, Speech Therapist						
		OPTIONAL VISION CARE					
Frames and Lenses - Children	\$200 - 100% per 12 months						
Frames and Lenses - Adult	\$200 - 100% per 24 months						
Surviror Benefit - 24 Months							









Option 3: Dental Coverage (Levels must match)						
PLAN DESIGN OPTIONS	BRONZE	SILVER	GOLD	PLATINUM		
	EXTENDED HEALTH CARE					
Benefit Year	Calendar					
Fee Guide	Current					
Major Medical Reimbursements	\$25 Single / \$50 Family	\$25 Single / \$50 Family	No Deductible	No Deductible		
Basic Preventative, Endodontics, Periodontics	Yes					
Reimbursement %	80%	80%	90%	80%		
Scaling Units	12					
Recall Frequency	9 months	9 months	6 months	6 months		
Annual Maximum	\$1,000	\$1,000	\$1,500	\$1,500		
Major Restorative (5+ EE)	Optional					
Major Reimbursement %	50%					
Major Maximum	Combined with Basic					

### **Option 4: Dental Coverage for 10+ Employees (Levels must match)**

PLAN DESIGN OPTIONS	SILVER +	GOLD +	PLATINUM +		
	EXTENDED HEALTH CARE				
Benefit Year	Calendar				
Fee Guide	Current				
Major Medical Reimbursements	\$25 Single / \$50 Family	No Deductible	No Deductible		
Basic Preventative, Endodontics, Periodontics	Yes				
Reimbursement %	70%	80%	100%		
Scaling Units	12				
Recall Frequency	9 months	9 months	6 months		
Annual Maximum	\$1,000	\$1,500	\$2,000		
Major Restorative (5+ EE)	Optional				
Major Reimbursement %	50%				
Major Maximum	Combined with Basic				



### We are a Third-Party Administrator and Payor

### What does that mean?

- 1. Extended health and dental claims are processed and paid in-house
- 2. Online Portal and Mobile App claims submission
  - If clients enroll on our Portal or Mobile App you can get reimburse within 2-3 business days
  - Clients will also get access to EDI so dentists can submit claims electronically directly to us
  - Benefit exchange allows direct claims submission from paramedic service providers to us

- 3. Clients enrolled in the Extended Health Care benefit will receive a drug card which can be used at the pharmacy to purchase prescription medication
- 4. A real human being will answer the phone and address your inquiry right away as opposed to having to wait on hold or go through a tedious automated phone system process
- 5. Another Benefit! By Signing Up, you are enrolled in Arete HR, Inc., Akira by Teleus Health, and Togetherall



When you sign up for a Lewer extended health care plan, you're automatically enrolled in all the services listed below.

## **Employee Assistant Program**

The Arive EAP provides support for employees as they work through challenges affecting their well-being, and in turn, productivity and focus on the job. Up to 12 hours of face-to-face professional counseling, plus 3 hours each of legal and financial telephone guidance, in a confidential, self-referral environment. Services and available calendar year hours can be shared with eligible dependents. Full program details available at www.aretehr.com.

## Managerial Assistant Program

The Acumin program fills a gap experienced by many business owners who don't have the financial resources for expensive legal and financial advice pertaining to business dilemmas. Two hours per calendar year of access to experts in those fields, in addition to unlimited human resources guidance (2 hours maximum per issue), provide tools that can make a difference to success. Through Acumin, managers can refer employees with performance concerns related to personal issues to confidential counseling support. Full program details available at www.aretehr.com.

#### **Telemedicine**

Akira brings healthcare to you, 24/7. Akira is a virtual health app that allows members and their family to conduct secure medical consultations with clinicians right on their phone, or computer, by text or video chat. More than 50% of primary care concerns traditionally seen in a doctor's office can be addressed through Akira. Akira has the highest user ratings in the industry with coverage languages in both French and English.

#### **Mental Health**

Togetherall is a safe, anonymous, online peer community to support your mental health. We offer an anonymous community to share how you are feeling, listen and be heard. Registered mental health practitioners are on hand 24/7 to keep the community safe. Togetherall offers free mental health support in minutes.





TELUS Health



