



Employee Benefits Made **Simple.**

Meet **Simply Benefits.**

Employee Benefits Made **Simple.**

Simply Benefits is a **100% digital Employee Benefits Third-Party Payor (TPP)** that allows employees and employers to take better control of their employee benefits management on their own dedicated, user-friendly portal.

In other words — we **offer employee health benefits** through our portal and **make them easy** by creating straightforward, accessible, and innovative employee benefits solutions.

What's a Third-Party Payor (**TPP**)?

A Third-Party Payor helps in many areas of employee benefits management. We help with **administration**, benefits plans, **billing**, employee communication, as well as **adjudicating and paying claims**.

In other words, **employees can access their benefits, view coverage, submit claims, and get reimbursed for their employee benefits all on our portal.** The only thing we don't do is "hold the risk", which means that we don't actually "provide" the benefits, but we do shop around and get you competitive pricing by outsourcing parts of your health plan to larger companies.

What this means for you is that everything is **easily accessed and managed** through us in **one simple place.**

How Do We Stack **Up?**



Traditional Benefits Provider

vs

- ✔ 100% Digital Benefits Management
- ✔ 5 Minute Guided Digital Enrollment
- ✔ 1 Minute Digital Claim Submission
- ✔ Digital Drug and Travel Card
- ✔ Digital Booklets and Forms

- Printed Forms, Snail Mail, and PDFs
- Paper Form Enrollment, HR Mailing In
- Digital and Paper Claim Submission
- 6 Week Drug Card Wait (Paper Drug Card)
- Paper Booklets and Forms



Benefits Plans

Designed for Your Team.

We offer **benefits that fit your business**, whether you have a team of 5 or 500 employees, **we have a plan for you.**

Life Insurance

The Life Insurance benefit provides **basic financial protection** to your employees' (plan member) beneficiaries **if the employee dies.**

The **coverage amount** can be based on your **employees' earnings** (graded), or as a **flat amount.**

Accidental Death & Dismemberment

Accidental Death and Dismemberment (AD&D) provides an **additional benefit** if an employee dies, loses the use of a limb, becomes paralyzed, or loses hearing, speech or sight as the **result of an accident.**

The AD&D benefit will generally **match the Life Insurance schedule** and the coverage amount.

Dependent Life

Dependent Life Insurance provides **financial support** for your employee in the **event of a covered spouse or child's death.** This benefit is paid out as a **flat amount.**

Critical Illness

Critical Illness Insurance (CI) pays a **flat lump sum** to the employee (and/or covered spouse & dependent) if they are **diagnosed with a major illness included in their plan.** This benefit was designed to help cover medical costs, travel fees for treatment, and more.

Short Term Disability (STD)

Short Term Disability (STD) Insurance provides **replacement of lost income** if your employee is **temporarily unable to work** because of illness or injury.

The plan provides coverage until the time when the employee is able to return to work, the benefit period ends, or until eligibility for their Long Term Disability benefit begins.

Long Term Disability (LTD)

Long Term Disability (LTD) Insurance provides **replacement of lost income** if your employee is **unable to work for a prolonged period of time** because of illness or injury. This benefit begins once the waiting period is fulfilled and/or if Short Term Disability coverage ends.

The plan provides coverage until the time when a member is able to return to work, or you can choose to offer coverage for 2 years, 5 years, or until age 65.

Extended Health Care (EHC)

Extended Health Care (EHC) helps your employees and their dependents **pay for medical expenses** that are not covered by their provincial plans.

Some of the benefits available to be included under EHC are Major Medical, Prescription Drugs, Paramedical (Massage, Chiropractor, etc), Vision Care, and Out of Country.

Out of Province / Country

This benefit provides coverage for **medical emergencies** your employees may experience while travelling **out of province or out of country.**

You can select if you want to offer **30, 60, or 90 day coverage.**

Dental Care

Dental Care provides coverage for dental services and supplies. These services are grouped into three categories: **Basic, Major Restorative, and Orthodontics.** Some of the services included in these categories are cleanings, fillings, root canals, extractions, crowns, and more.

There is a choice of annual deductible amounts that your employees can pay, as well as a choice of reimbursement amounts, and combined maximums.

Health Plans

Most Loved Benefits

Health Spending Account

A Health Spending Account (HSA) is a **flexible, non-taxable health benefit**. You can set an annual maximum of your choice for your employees. Its primary use is to:

1. **Top-off a service** where an employee's reimbursement amount is less than 100%.
2. **Cover the costs of eligible health expenses not covered** under employees' traditional benefits plan.
3. **Cover the costs of eligible health expenses that have hit their maximum** on employees' traditional benefits plan.

Do you own a small business?

More and more small business owners are turning towards only using Health Spending Accounts for their employee benefits plan instead of an "add on" to their traditional benefits plan.

It's cost-effective, **flexible**, and you only pay for what your employees use!

Lifestyle Spending Account

A Lifestyle Spending Account (LSA) is a **flexible, taxable benefit** (counts as income earned during tax season). You can set an annual maximum of your choice for your employees.

This benefit can be used to **buy certain health goods and services**, specified by you, that are not included in your employees' benefits plan (ex. gym membership, ski passes, fitness tracker, etc).

Employee Family Assistance Program

The Employee Family Assistance Program (EFAP) is a benefit that helps employees and their families with immediate **wellness and mental health care**.

Some of the services EFAP can help with include; counseling & psychotherapy, healthcare navigation, crisis & trauma services, and more.

Wellness Program

Your employees deserve the best. That's why we offer a 4 or 8 week **wellness program** through **HEAL** that provides daily challenges to keep their body and mind healthy. Some benefits of these challenges include:

- Increased Productivity
- Better Sleep
- Less Sick Days
- Improved Mood
- Increased Energy
- Reduced Stress
- Weight Loss
- Clearer Skin

Virtual Healthcare

Your employees never have to leave home again to speak to a registered nurse. We have partnered with **Wello** to provide **virtual healthcare appointments 24/7**. Employees can now get immediate help with:

- Prescription Refills
- Health Advice
- Urgent Care
- Health Management and More!



Our Portals.

Simply Benefits for **Employers.**

The employer portal was designed for **busy professionals** that want to get the most out of their TPP.

We created the portal to ensure that **employers and HR administrators** have the **flexibility to easily manage** and make updates to their employees' benefits.

Available on **desktop** and **tablet**.

Employer Portal

FEATURES

- Digital Onboarding,
- Mass Email and Push Notifications,
- Digital Employee Updates/
Terminations/Additions,
- Administration Management
(Create and Remove Admins),
- Digital Booklets,
- Online Billing,
and Much More!

[View Employer Portal](#)

Simply Benefits for **Employees.**

The employee portal was designed to empower employees to **easily access, and manage their health benefits** from virtually anywhere, **24/7**.

The best part? Employees can digitally **enroll** and begin using their benefits **in less than 5 minutes**.

Available on **desktop, tablet,** and **smartphone** (app).

Employee Portal

FEATURES

- 5 Minute Digital Enrollment,
- Digital Drug Cards,
- Digital Claim Submission,
- AI-powered Search,
- Easy Coverage Lookup,
- Benefits Usage Tracker,
- Digital Benefits Booklet,
and Much More!

[View Employee Portal](#)

Introducing Digital Employee Enrollment.

We designed a **guided, digital enrollment form** that allows employees to easily enroll in their health plan in less than 5 minutes. The best part? Employees can enroll from any location, on any device, any time of day. Here's how:

1 First, employees will receive an email from **Simply Benefits**, where they can click the "Sign Up" button to be taken to the **digital enrollment form**! Then, they will enter their email and create a password.

The form is titled "Create Account" and has a navigation bar at the top with links for "Create Account", "Details", "Dependents", "Beneficiaries", "Trustee", "Spending Accounts", and "Confirmation".

Create Account
Email
Password
CONTINUE

Details
First Name
Last Name
Address*
Coverage Type
CONTINUE

Dependents
First Name
Last Name
Relationship
CONTINUE

Beneficiaries
First Name
Last Name
Shares
CONTINUE

Trustee
First Name
Relationship
CONTINUE

Spending Accounts
Amount Available: \$1,000,000
Health Spending Account
Lifestyle Spending Account
CONTINUE

Confirmation
 I acknowledge that this information is correct.
Signature
FINISH

3 The third step is for adding **Dependents**. Employees can add as many as qualified dependents as they would like by clicking the "**Add Dependent**" button, and filling out their information. If their spouse has their own coverage they can also enter it here.

5 The fifth step is for employees to add a **Trustee**. A Trustee only needs to be included if an employee has a beneficiary that's under the age of 18.

Note: If none of their beneficiaries are under 18, then they can skip this step.

7 Once all the information in the form is filled and correct, employees can move onto the final step. This is to **e-sign** their enrollment form and officially enroll in their benefits plan.

It's that easy!

2 The second step is for filling out **general information** like employees' phone number, address, marital status, and **coverage type**. Some of this information will already be pre-filled.

4 The fourth step is for selecting **Beneficiaries**. Here employees can specify which individuals they would like as their beneficiaries and the number of shares that they would like to allocate to them. Employees can add as many beneficiaries as they would like by clicking the "**Add Beneficiary**" button.

6 The sixth step is for **Spending Accounts** (optional). If flexible spending accounts are included in your benefits plan, employees can **select how they would like to split** the amount available between their Health Spending Account and Lifestyle Spending Account.

Our Products.

We know you want **options**, so we created them.

With Simply Benefits, you can choose to **upgrade** and completely brand your employer and employee portals (desktop, and app) with **your businesses logo, brand colours**, and **dedicated support team**.

Pro

Standard Product

Our most popular, and affordable version of Simply Benefits.

About Pro

Simply Benefits Pro offers a unique and user-friendly experience for employers and employees. Each have their own portal to store, bill, monitor, and manage their employee benefits needs in one simple place.

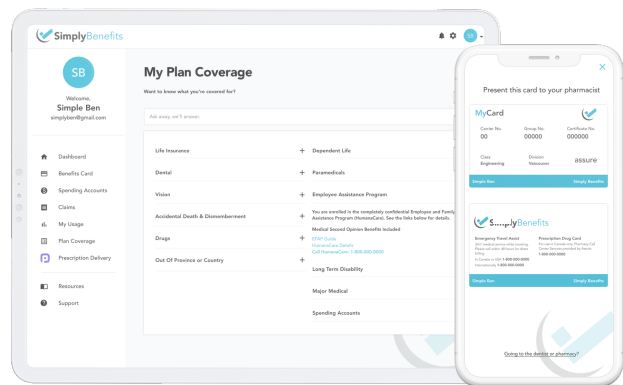
Simply Benefits Pro is the perfect for small businesses, or organizations with 500 people or less.

Employer Features

- ✓ Real-Time Updates
- ✓ Access Digital Forms
- ✓ Send Push Notifications
- ✓ Digital Onboarding
- ✓ E-Signing

Employee Features

- ✓ Digital Drug Card
- ✓ Quick Claim Submission
- ✓ AI-Powered Search
- ✓ Easy Coverage Lookup
- ✓ Benefits Usage Tracker



Enterprise

White Label Product

Created for organizations that want to completely own their Employee Benefits experience.

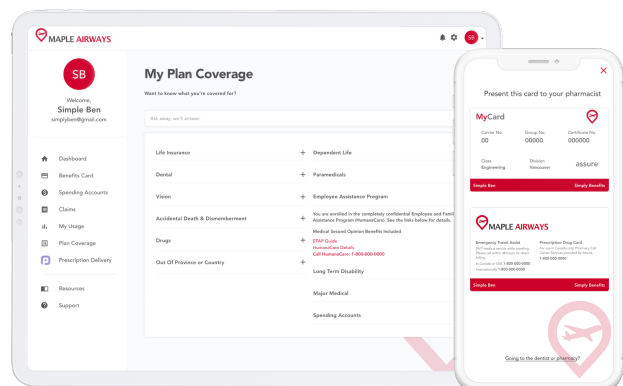
About Enterprise

Simply Benefits Enterprise includes all the same amazing features as Simply Benefits Pro, but with fully branded employer and employee portals that include your logo and brand colours.

Simply Benefits Enterprise is perfect for large organizations with 500 people or more.

Employer and Employee Features

- ✓ All Pro Features
- ✓ Branded Portal
- ✓ Your Brand Logo
- ✓ Branded App
- ✓ Your Brand Colours



Let's Chat.

Interested in using Simply Benefits? Let's chat! We would love to speak with you more and learn about your employee benefits needs.

No matter your business size or budget, **we have a plan for you!**

Next Steps

Getting started with Simply Benefits is a breeze. Whether you're **new** to employee benefits or **looking to switch** over from your current provider, we can **help you every step of the way.**

Step One

You and your **advisor*** will begin designing your perfect benefits plan based on your needs and budget.

***Note:** If you don't have an advisor, our team will be happy to connect you with one.

Step Two

Your advisor will add your employee **census information** to the Simply Benefits portal and then will create a **plan design fit for you.**

Step Three

Once the plan is created, you'll receive an email to **digitally review** the details and pricing, **and e-sign** the master application.

Step Four

Next, you will get an email with your new login details where you can login your administration account, and **send your employees** their **enrollment email.**

Step Five

Your employees will receive an email with a link to **digitally enroll in their benefits plan** and access their Simply Benefits account.

Let's Get Started

If you already have an advisor you can reach out and let them know you're ready to get started with Simply Benefits. They will take it from there, and offer their **expert advice** and opinion to create **a plan that works for you!**

Don't Have an Advisor?

No worries! Reach out to a member of our team, and **we'll connect you with an expert.**

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TELEPHONE

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ADDRESS

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