

2025 Benefits Program





Introduction



Administered by



Welcome to the Contractor Benefits Program

This Contractor Benefits Program is available to Agilus and Stream Source contractors.

We want to help protect you and your family by making sure you have peace of mind when it comes to life's unexpected events. Through the Contractor Benefits Program, you can expect comprehensive coverage for you and your family. The plan is administered through GroupSource, one of Canada's best-known administrators of Group Benefits, using their state-of-the-art online delivery platform that makes the program easy for anyone to use. Best of all, there are no medical questions to answer and no exclusions for pre-existing conditions.

For us, it was important to design a program that would provide comprehensive coverage at competitive rates. We have selected a range of different coverage options to suit your need sand price point. The program covers not only commonly used Health and Dental services and expenses but also some catastrophic health expenses such as:

- Out of country emergency travel insurance
- Medical equipment and supplies
- Private duty nursing
- Accidental dental restoration
- Term Life Insurance for you and your family
- Accidental Death and Dismemberment insurance
- A comprehensive Employee and Family Assistance Plan to help you cope with life's daily challenges

We're confident that the Contractor Benefits Program offers flexibility, reasonable rates and valuable coverage regardless of your situation.

Questions and Answers



Do I have to qualify for the coverage?

With our Contractor Benefit Program there are no medical questions to answer and no pre-existing condition exclusions.¹

When can I sign up?

If you are a new Agilus contractor, you can enroll within the first 30 days of the start of your first contract. Active existing Agilus contractors can enroll during the annual open enrolment period. The annual enrolment period for 2025 is December 2- December 20, 2024.

When does my coverage start?

Your coverage starts the 1st of the month after your application has been approved. Applications received in November and December have a January 1st effective date.

When does my coverage end?

You must notify GroupSource at contractorplans@groupsource.ca to end your coverage when you terminate your relationship with Agilus. Alternatively, you may request to terminate during the open enrolment period for a Dec 31st termination date. If GroupSource is not notified, the assumption is that you will continue your coverage for the upcoming year.

Can I withdraw from the program if I change my mind?

In order to protect the integrity of the program, once enrolled the only time that you can withdraw from the program is at year end in the annual open enrollment period or the end of the month in which your contract with Agilus or Stream Source ends.

Can I change my level of coverage during the policy year?

Once you have selected a level of coverage (Bronze, Silver, Gold, or NIHB) you cannot change it until the next open enrolment period regardless of reason or circumstance. At that time, you can change the level of your coverage up or down one level (e.g. Gold to Silver, Bronze to Silver, etc.).

Can I add a spouse or dependent child during the policy year?

Yes, but you must do so within 31 days of their addition to your immediate family or they may be required to supply medical evidence before being added to the plan and have limited Dental coverage for the first 12 months they are on the plan.

Is there an option for me to keep my coverage after I leave?

When you leave Agilus or Stream Source, you will be given the opportunity to enroll in the Soloplus plan and stay insured for Health and Dental coverage if you wish. You can also convert your Life Insurance to an individual policy if you wish without providing evidence of your good health.

How do I pay premiums?

Monthly premiums are automatically withdrawn from your chosen bank account on the 10th of each month.

1. If you are not medically stable when you leave the country due to an existing medical condition your out-of-country emergency medical coverage may be limited or invalid depending on individual circumstances. Check with the provider before leaving if you are unsure of your medical status.

Choose your plan



PLAN OPTIONS

	GOLD	SILVER	BRONZE
Single monthly premium	\$269.40	\$182.45	\$120.14
Couple monthly premium	\$531.41	\$357.53	\$232.90
Family monthly premium	\$655.81	\$449.98	\$293.73
LIFE INSURANCE (MANDATORY)			
Contractor (Accidental Death and Dismemberment rider included)	\$25,000	\$25,000	\$25,000
Spouse	\$10,000	\$10,000	\$10,000
Each Dependent Child	\$5,000	\$5,000	\$5,000
OPTIONAL LIFE AND AD&D (VOLUNTARY)			
Available in Units	\$10,000 / \$25,000	\$10,000 / \$25,000	\$10,000 / \$25,000
Maximum	\$500,000	\$500,000	\$500,000
Medical Evidence Required	Yes	Yes	Yes
EXTENDED HEALTHCARE			
Need to qualify medically	No	No	No
PRESCRIPTION DRUGS (DIRECT PAYMENT)			
Pre-existing condition exclusion	No	No	No
Reimbursement % of lowest cost alternative	90%	80%	70%
Deductible per prescription	\$0	\$5.00	\$5.00
Calendar Year Drug Maximum per person	\$10,000	\$10,000	\$10,000
VISION CARE			
Glasses / Contacts / Laser per person (every 24 months)	\$250	\$150	\$0
Eye exam maximum once every 24 months	\$60	\$60	\$60
EMERGENCY MEDICAL TRAVEL			
Trip Duration	90 days	90 days	90 days
Pre-existing condition exclusion	Medically stable for 90 days	Medically stable for 90 days	Medically stable for 90 days
PARAMEDICAL SERVICES			
Reimbursement %	100%	100%	100%
Physiotherapist	\$90/visit	\$45/visit	\$25/visit
Chiropractor	\$45/visit	\$45/visit	\$25/visit
Massage Therapy	\$90/visit	\$45/visit	\$25/visit
Podiatrist/Chiropodist	\$80/visit	\$45/visit	\$25/visit
Acupuncture	\$100/visit	\$45/visit	\$25/visit
Speech Therapist	\$125/visit	\$45/visit	\$25/visit
Osteopath	\$125/visit	\$45/visit	\$25/visit
Naturopath	\$180/visit	\$45/visit	\$25/visit
Psychologist	\$300/visit	\$45/visit	\$25/visit
Calendar Year Maximum per person	\$300 per service	\$500 combined	\$500 combined

Choose your plan



PLAN OPTIONS	GOLD	SILVER	BRONZE
Single monthly premium	\$269.40	\$182.45	\$120.14
Couple monthly premium	\$531.41	\$357.53	\$232.90
Family monthly premium	\$655.81	\$449.98	\$293.73
AMBULANCE & HOSPITAL REIMBURSEMENT %			
Ambulance (land or air)	100%	100%	100%
Hospital Room Coverage	100%	100%	100%
MEDICAL EQUIPMENT AND SUPPLIES			
Reimbursement %	80%	80%	70%
Prosthetic Appliances & Braces (lifetime maximum)	\$25,000	\$25,000	\$25,000
Private nursing annual \$ maximum per person	\$10,000	\$10,000	\$10,000
Accidental Dental (within 1 year of accident)	Yes	Yes	Yes
Orthopedic shoes	\$400/12 months	\$400/12 months	\$400/12 months
Orthotic Inserts	\$400/24 months	\$400/24 months	\$400/24 months
Hearing Aid maximum	\$500/5 years	\$500/5 years	\$500/5 years
BASIC DENTAL CARE (Check-ups, Cleanings, Fillings, Extraction, etc.)			
Waiting period	None	None	None
Basic Dental Reimbursement %	80%	80%	70%
Periodontal Reimbursement %	50%	0%	0%
Endodontics Reimbursement %	50%	0%	0%
Calendar Year Maximum per person	\$1,250	\$1,000	\$750
Annual Deductible (Single/Family)	\$0 / \$0	\$25 / \$50	\$25 / \$50
Check up frequency (once per)	6 months	9 months	9 months
MAJOR DENTAL (DENTURES, CROWNS, BRIDGES)			
Waiting Period	24 months	–	–
Reimbursement %	50%	–	–
Calendar Year Maximum per person (Basic and Major combined)	\$1,250	–	–
ORTHODONTIA (BRACES)	–	–	–
ACCESS TO EMPLOYEE FAMILY ASSISTANCE PLAN	Yes	Yes	Yes

(Rates do not include applicable provincial sales tax)

This summary of the plan is provided for your reference.
Full plan details and coverage contract are provided with your enrollment process.

Administered by





What if I have NIHB coverage?

If you are enrolled in the federal Non-Insured Health Benefits program we have a special offering that complements and minimizes any duplication of coverage. Contact Diane Dillabough at The Daedalus Group at Diane@daedalusbenefits.ca for further information and rates.

Who is eligible for this NIHB Coordinated Plan?

To be eligible for this program the contractor and all their eligible dependents must have coverage under the NIHB program. If the contractor or anyone of their dependents does not have coverage under the NIHB program, then they should choose their coverage from the Gold, Silver or Bronze programs.

Why are Agilus and Stream Source offering a benefits plan designed specifically for First Nations and Inuit Contractors with Federal NIHB (Non-Insured Health Benefit) coverage?

Stream Source is an Indigenous-Owned business operated by Agilus. By offering NIHB plan members a benefit program that tries to not duplicate the coverages already available through NIHB, we hope to provide a comprehensive, cost effective, and complementary program that does not violate Health Canada guidelines, and minimizes any potential intrusions into Treaty Rights. Participants will be required to provide proof of status at enrollment.

Can I cancel the coverage whenever I want?

Because of the large amount of coverage available and the fact there is no waiting period for the Dental coverage, our Insurance Carrier insists people join for the entire policy year (January 1st to December 31st). The only exception would be if you terminate your relationship with Agilus during the policy year. In that case your coverage can be cancelled at the end of the month of your last day worked with Agilus.

Is it easy to use?

GroupSource, our benefit provider, offers our plan members many great tools for accessing their benefits:

- Have your provider direct submit drug, dental and paramedical claims on your behalf using the TELUS e-claims system
- Set up direct deposit so payments go straight into your bank account
- Submit claims via your mobile Apple or Android devices or using the online claims system 24/7
- Talk to a GroupSource customer representative during business hours at 1-800 661-6195
- Visit the Plan Member site and create your own e-profile to gain access to great information about the plan and how to use it

How do I enroll?

Sign page 8 the Declaration of Participation and email to ContractorPlans@groupsource.ca. GroupSource will email an enrolment link and PAD agreement. Return the signed PAD and VOID cheque to GroupSource. In about 15 business days your drug card and info package will arrive!

Have questions?

Contact Diane Dillabough, The Daedalus Group Limited at 1-866 944-7769 or email her at Diane@daedalusbenefits.ca

First Nations and Inuit Contractors

NIHB COORDINATED PLAN OPTIONS



Single monthly premium	\$122.23
Couple monthly premium	\$237.10
Family monthly premium	\$292.61

LIFE INSURANCE (MANDATORY)

Contractor (Accidental Death and Dismemberment rider included)	\$25,000
Spouse	\$10,000
Each Dependent Child	\$5,000

OPTIONAL LIFE AND AD&D (VOLUNTARY)

Available in Units	\$10,000 / \$25,000
Maximum	\$500,000
Medical Evidence Required	Yes

EXTENDED HEALTH CARE

Need to qualify medically	No
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VISION CARE

Glasses / Contacts / Laser per person (every 24 months for adults, 12 months for children)	\$250
Eye exam maximum once every 24 months	\$60

EMERGENCY MEDICAL TRAVEL

Trip Duration	90 days
Pre-existing condition exclusion	Medically stable for 90 days

PARAMEDICAL SERVICES

Reimbursement %	100%
Physiotherapist	\$90/visit
Chiropractor	\$45/visit
Massage Therapy	\$90/visit
Podiatrist/Chiropracist	\$80/visit
Acupuncture	\$100/visit
Speech Therapist	\$125/visit
Osteopath	\$125/visit
Naturopath	\$180/visit
Psychologist	\$25/visit
Calendar Year Maximum per person	\$300 each

(Rates do not include applicable provincial sales tax)

This summary of the plan is provided for your reference. Full plan details and coverage contract are provided with your enrollment process.



PRESCRIPTION DRUGS (DIRECT PAYMENT)

Pre-existing condition exclusion	No
Coverage of drugs that require a prescription?	Yes, but only drugs not covered by NIHB
Reimbursement % of lowest cost alternative	100%
Deductible per prescription	\$0
Calendar Year Drug Maximum per person	\$10,000

AMBULANCE & HOSPITAL REIMBURSEMENT %

Ambulance (land or air)	100%
Hospital Room Coverage	100%

MEDICAL EQUIPMENT AND SUPPLIES

Reimbursement %	80%
Prosthetic Appliances & Braces (lifetime maximum)	\$25,000
Private nursing annual \$ maximum per person	\$10,000
Accidental Dental (within 1 year of accident)	Yes
Orthopedic shoes	\$400/12 months
Orthotic Inserts	\$400/24 months
Hearing Aid maximum	\$500/5 years

BASIC DENTAL CARE

(Check-ups, Cleanings, Fillings, Extraction, etc.)

Waiting period	None
Basic Dental Reimbursement %	20%
Periodontal Reimbursement %	100%
Endodontics Reimbursement %	100%
Calendar Year Maximum per person	\$1,500
Annual Deductible (Single/Family)	\$0 / \$0
Checkup frequency (once per)	6 months

MAJOR DENTAL

(Dentures, Crowns, Bridges)

Waiting Period	0
Reimbursement %	50%
Calendar Year Maximum per person (Basic and Major combined)	\$1,500

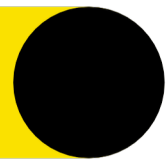
ORTHODONTIA (Braces)

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ACCESS TO EMPLOYEE FAMILY ASSISTANCE PLAN

Yes

Employee Assistance Program



Supporting Your Journey to Healthier Living



sparrow is GroupSource's unified health and wellness concierge – a single app that provides you, your spouse, and dependents with integrated mental and physical health support, as well as additional wellness services tailored to support you through all life's challenges. By transforming the landscape of healthcare integration and accessibility, sparrow gives you seamless access to comprehensive care so you can prioritize their whole health.



Total Health & Life Services

sparrow is a gateway to a modernized Employee and Family Assistance Program (EFAP) that goes beyond expectation from a traditional EFAP offering.

- Health, career, and lifestyle coaching
- Legal and financial counselling
- Critical incident and 24/7 crisis support
- Substance use management
- Life Transition resources to support those navigating eldercare, childcare, pregnancy and more
- Personalized nutrition services



Enhanced Mental Health Support

Transforming access to mental health support and resources so that you can proactively manage your mental well-being.

- Virtual and in-person individual and couples counselling
- Kid's mental health support
- Self-guided iCBT therapy to help reduce anxiety and depression symptoms
- Network of over 5,000 therapists, offering services in over 30 languages
- Access to Noojimo, Canada's only Indigenous owned, run and staffed virtual mental wellness clinic



Pharmacy

sparrow's integrated pharmacy combines the trusted expertise of licensed pharmacists with the ease and accessibility of a digital platform.

- Affordable dispensing fee combined with fast, free delivery wherever you are, anywhere in Canada
- Personalized prescription management includes daily dose packaging and auto-refills
- Virtual pharmacist consultations to assess medications and recommend therapy changes to support better health



Log into your sparrow account to access all your services. Available on most phones, tablets and computers.
Have questions? Contact us at 1.866.644.6881.



Declaration of Participation in the Agilus Work Solutions and Stream Source Contractors Benefit Plan*

**(referred to as the "Agilus Contractors benefit plan" in this document)*

The Agilus Contractors benefit plan is a unique program that offers a combination of benefits seldom if ever found together in one personal health insurance plan in Canada.

- Large amounts of coverage
- No medical questions required for application
- No specific pre-existing medical condition exclusions for existing medical conditions
- Coverage for eligible drugs that you are already taking before joining the plan
- No waiting period for Basic Dental benefits once policy is effective

Most Personal health insurance plans use things like medical evidence, pre-existing condition exclusions, waiting periods, and low coverage amounts to manage the risk associated with voluntary health insurance plans.

Instead this contractor plan focuses mainly on using 3 minimally invasive, straight forward and easy to understand rules to help protect the plan and its key stakeholders, including the members, as well as help keep premiums at affordable levels. Those 3 rules are as follows.

1. You can only join the Agilus Contractors plan within the first 31 days you become eligible or during the 31 days annual open enrolment period that runs in November and December of the current year.
2. Existing members can only change their coverage one level at the open enrolment period. (You cannot change your plan during the policy year.) For example, you can move from Silver to the Gold plan or from Gold to Silver but not from Bronze to Gold or Gold to Bronze.
3. Once you join the program at the open enrolment or when you become eligible during the year, you cannot cancel your coverage until the earliest of the end of the month in which you leave Agilus or Stream Source, or the end of the policy year which is December 31st of the current policy year. Benefits do not automatically terminate when you leave Agilus or on Dec 31st. You must email GroupSource at contractorplans@groupsource.ca to terminate your benefits.

Please make sure you understand these rules and sign below to confirm you accept them as part of the terms and conditions of your participation in the Agilus Contractors Benefit plan.

I _____, have read and understood the rules associated with joining the Agilus Contractors Benefit Plan as stated above and as an applicant of this program accept them as written. Please send the enrolment link.

Signature: _____ Date: _____

Please submit just this last signed page of this brochure to ContractorPlans@groupsource.ca