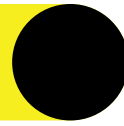


Questions & Answers



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 an active contractor, you can enroll within the first 30 days of the start of your contract or wait until the annual open enrolment period.

When does my coverage start?

Your coverage starts the 1st of the month after your application has been approved for in-year applications.

When does my coverage end?

Your coverage ends the earlier of December 31 of the enrolment year or the end of the month in which your contract with Agilus, BOWEN Group (a division of Agilus) or Stream Source ends. You can choose to extend your coverage for an extra 60 days beyond the end of your contract if you are trying to get a new employment contract with Agilus, BOWEN Group (a division of Agilus) or Stream Source.

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, BOWEN Group (a division of 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?

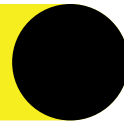
When you leave Agilus, BOWEN Group (a division of Agilus) or Stream Source, you will be given the opportunity to enroll in the Soloplus plan and stay insured for Health and Dental coverage if you wish. You can also convert your Life Insurance to an individual policy if you wish without providing evidence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

Questions & Answers



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, BOWEN Group 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 BOWEN Group (a division of 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 your contract were to end during the policy year. In that case your coverage can be cancelled at the end of the month in which your contract ends.

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?

Simply send an email message to ContractorPlans@groupsource.ca and say, "I am with (Agilus, BOWEN or Stream Source). Please send me the Enrol-ME link." You will be sent a brief application to complete on-line and a PAD agreement. No mailing of forms is required. In about 15 business days your drug card and info package will arrive!

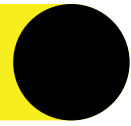
Have questions?

Contact Diane Dillabough, The Daedalus Group Limited at [1-866 944-7769](tel:1-866-944-7769) or email her at Diane@daedalusbenefits.ca

Administered by



Employee Assistance Program



Along with the extensive benefits plan, your coverage will also include access to our Employee and Family Assistance Program (EFAP) administered by LifeWorks at no additional charge.

Your Employee and Family Assistance Program (EFAP) provides you with immediate and confidential help for any work, health or life concern. We're available anytime and anywhere. Let us Help.

Understanding your Employee and Family Assistance Program (EFAP)

Your EFAP is a confidential and voluntary support service that can help you take the first step toward change. Let us help you find solutions to the challenges you face at any age and stage of life. You and your immediate family members (as defined in your employee benefit plan) can access immediate and confidential support in a way that is most suited to your preferences, comfort level and lifestyle.

No Cost

There is no additional cost to you or your family to use EFAP. This benefit is provided as part of your benefit package. Your EFAP can provide a series of sessions with a professional and if you need more specialized or longer-term support, our team of experts can suggest an appropriate specialist or service that is best suited to your needs. While fees for these additional services are your responsibility, they may be covered by your provincial or organizational health plan.

Confidentiality

Your EFAP is completely confidential within the limits of the law. No one will ever know that you have used the program unless you chose to tell them.

Solutions for your work, health and life:

Active Wellbeing

- Stress
- Mental health concerns
- Grief and loss

Manage Relationships and Family

- Communication
- Separation/divorce
- Parenting

Deal with Workplace Challenges

- Stress
- Performance
- Work-life balance

Find Child and Elder Care Resources

- Childcare
- Schooling
- Nursing/retirement homes

Improve Nutrition

- Weight management
- High cholesterol and blood pressure
- Diabetes

Receive Financial Guidance

- Debt management
- Bankruptcy
- Retirement

Tackle Addictions

- Alcohol
- Drugs
- Gambling

Focus on your Physical Health

- Understand symptoms
- Identify conditions
- Improve sleep

Get Legal Advice

- Family law
- Separation/divorce
- Custody