



**Alberta  
Association of  
Physiotherapy**



**COVE CONTINUITY**  
ADVISORS INC



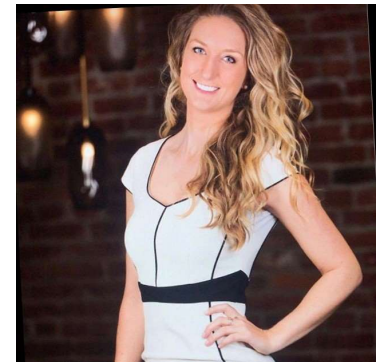
**DAVIS**  
Benefits & Pensions Ltd.

# Introducing a New Partnership



- We are excited to introduce a new partnership the Alberta Association of Physiotherapy (AAP) has created with Cove Continuity Advisors Inc., and Davis Benefits.
- For all of your individual Life, Critical Illness, and Disability Insurance needs, AAP has partnered with Shanna Liber at Cove Continuity Advisors Inc.
- In addition, AAP has partnered with Katrina Sinclair at Davis Benefits & Pensions Ltd. offering health and dental benefits for all AAP members.

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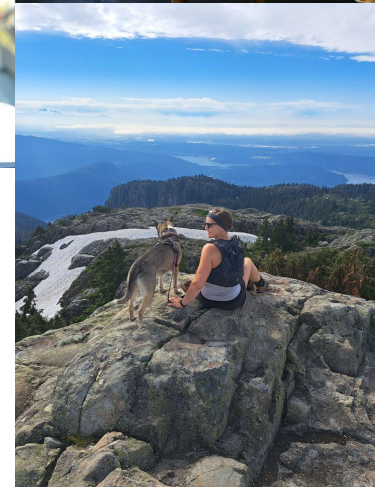
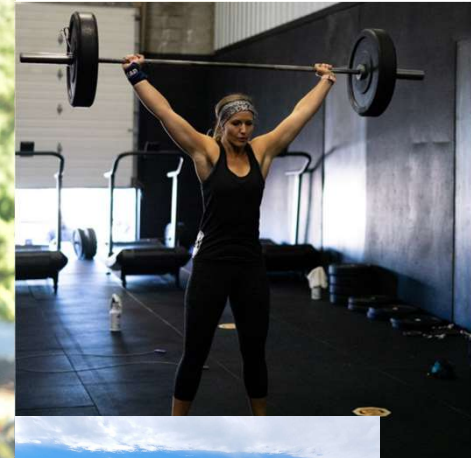


# Introduction



Shanna Liber  
Insurance Advisor

- From Alberta, moved from Edmonton to North Vancouver 3 years ago
- Trail runner, mountain biker, CrossFit & olympic lifting athlete
- Long time physiotherapy patient, believer & supporter
- Family business with 30+ years in the insurance industry



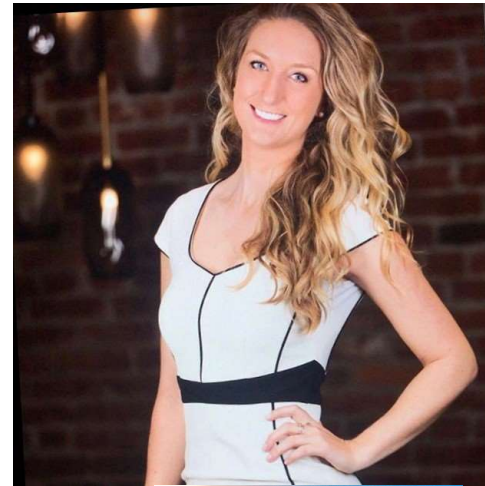
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# Introduction

Katrina Sinclair  
Insurance Advisor

- Ontario born & raised
- Ex-varsity athlete, Basketball
- BSc Hons Kin, University of Waterloo
- Long time physio patient, believer & supporter
- Moved from Ontario to BC in 2016
- Previous role: working for a cardiologist running a Cardiac Rehab Program
- 10+ years in group insurance



# Offerings & Partnership with AAP: Cove Advisors + Davis Benefits

## Health & Dental Benefits

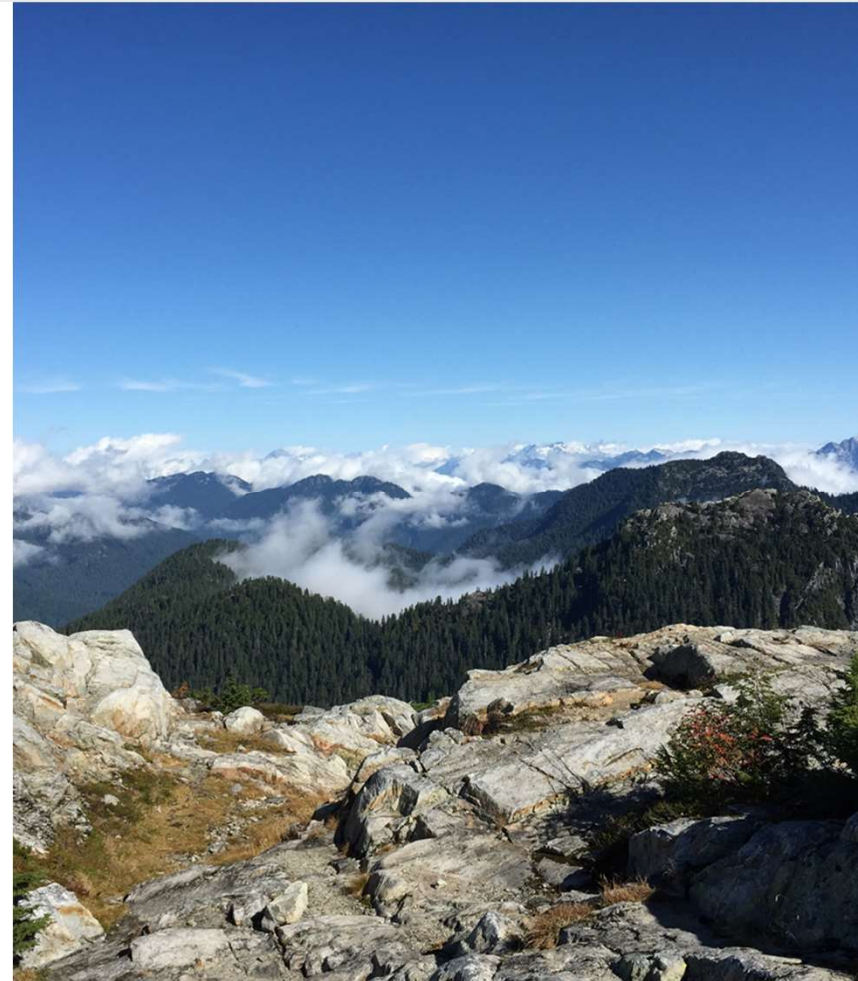
Competitive Health and Dental Coverage to take care of you and your family. Affordable premiums offered in partnership with your association.

## Life Insurance Planning

Life insurance planning that includes a health & wellness program offering various discounts and additional perks.

## Disability Insurance Discount

Exclusive access to an insurance advisory firm to help you navigate if disability insurance is right for you, including a premium reduction of 15% ONLY for AAP members.





## Who qualifies for Health & Dental Plan?

- ✓ Members working full time (24+ hours/wk)
- ✓ Incorporated Business
- ✓ Sole Proprietor

Working Professional

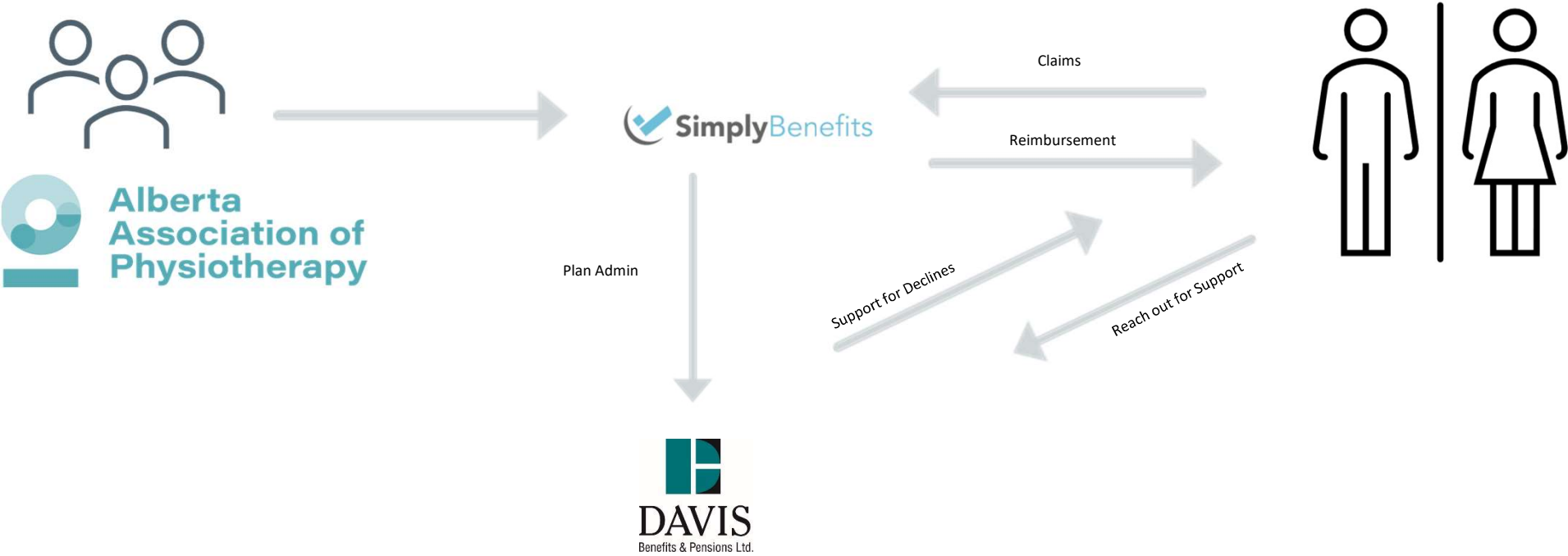


Student



Student Plan not available at this time

# Benefit Plan Set up



# Benefit Plan Set Up

## Employee Digital Drug Card

Employees can quickly access their custom Digital Drug Card to present to their pharmacist. They can also download a printable version that they can print out and keep in their wallet.

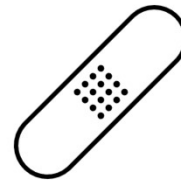
| Total Claims         |              |            |           |         |         |  |
|----------------------|--------------|------------|-----------|---------|---------|--|
| Type                 | Date         | Identifier | Submitted | Status  | Claimed |  |
| Ben<br>Physiotherapy | Jan 1, 2021  | 0000000    | \$64.98   | Claimed | \$64.98 |  |
| Ben<br>Physiotherapy | Dec 13, 2020 | 1111111    | \$64.98   | Claimed | \$64.98 |  |
| Ben<br>Physiotherapy | Nov 30, 2020 | 9999999    | \$64.98   | Claimed | \$64.98 |  |
| Ben<br>Physiotherapy | Oct 14, 2020 | 2222222    | \$64.98   | Claimed | \$64.98 |  |





## Plan Information

- ✓ You, your spouse, and dependent children can join the plan
- ✓ There is NO medical underwriting to join the plan
- ✓ Plan coverage will start on the 1<sup>st</sup> of the next month after purchase
- ✓ You can LEAVE the plan at any time with 30 days' notice HOWEVER to re-join the plan you and your family will be **MEDICALLY UNDERWRITTEN**



# Cost of Coverage



When you sign up with Simply Benefits they will ask you for payment information for a Pre-Authorized- Debit

| Family Status | Number of People Covered | Monthly Cost |
|---------------|--------------------------|--------------|
| Single        | 1 person                 | \$135.03     |
| Duo           | 2 people                 | \$255.35     |
| Family        | 3+ people                | \$332.90     |



# Plan Coverage- Extended Health

## Drugs

| Class | Coverage     | Details  |
|-------|--------------|--|
| A     | 80% Coverage | 80% Reimbursement<br>\$5,000.00 Overall Maximum<br>Mandatory Generic Substitute<br>0 month waiting period<br>Minimum of 24 hours per week required<br>Terminates at age 85 |



**100%**  
Paramedical Coverage

100% Paramedical Reimbursement  
**\$750.00** Combined Paramedical Maximum  
 80% Eye Exam Reimbursement  
 \$120.00 Adult Eye Exam Maximum over 24 months  
 \$120.00 Child Eye Exam Maximum over 12 months  
 80% Eye Glasses & Contacts Reimbursement

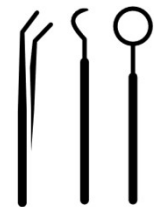
\$200.00 Adult Eye Glasses & Contacts Maximum over a 24 month period  
 \$200.00 Child Eye Glasses & Contacts Maximum over a 12 month period





# Plan Coverage- Dental Care

| Dental |                   |  |
|--------|-------------------|--|
| Class  | Coverage          | Details  |
| A      | 80% Reimbursement | \$1,000.00 Combined Maximum<br>80% Routine Care Reimbursement<br>80% Endodontics Reimbursement<br>80% Periodontics Reimbursement<br>50% Bridge Work Reimbursement<br>50% Crowns Reimbursement<br>50% Dentures Reimbursement<br>50% Denture Repair Reimbursement<br>10 Units of Scaling<br>Routine Care Visit Every 9 months<br>24 months survivor benefit<br>0 month waiting period<br>Minimum of 24 hours per week required<br>Terminates at age 85 |





## Plan Coverage- Health Care Spending Account

HCSA is available to add on for some members. Must be an incorporated business to offer this option.

Employer sets budget per employee  
(i.e. \$1,000 or \$5,000 per year)

This amount is eligible for employees and their family to use for  
Health and Dental Claims

When the employee makes a claim the Employer will be charged  
for the claim +10% processing fee

If employee does not claim, Employer does not get charged.



Must be incorporated  
to offer this



# Plan Coverage- Life Insurance

## Life Insurance

| Class | Coverage             | Details  |
|-------|----------------------|--|
| A     | 10,000.00<br>Maximum | \$10,000.00 Flat Amount<br>\$10,000.00 Maximum With Evidence<br>\$10,000.00 Maximum No Evidence<br>Reduces by 50% at age 65<br>0 month waiting period<br>Minimum of 24 hours per week required<br>Terminates at age 75 |

## Accidental Death and Dismemberment

| Class | Coverage             | Details  |
|-------|----------------------|--|
| A     | 10,000.00<br>Maximum | \$10,000.00 Maximum With Evidence<br>\$10,000.00 Maximum No Evidence<br>\$10,000.00 Flat Amount<br>Reduces by 50% at age 65<br>0 month waiting period<br>Minimum of 24 hours per week required<br>Terminates at age 75 |

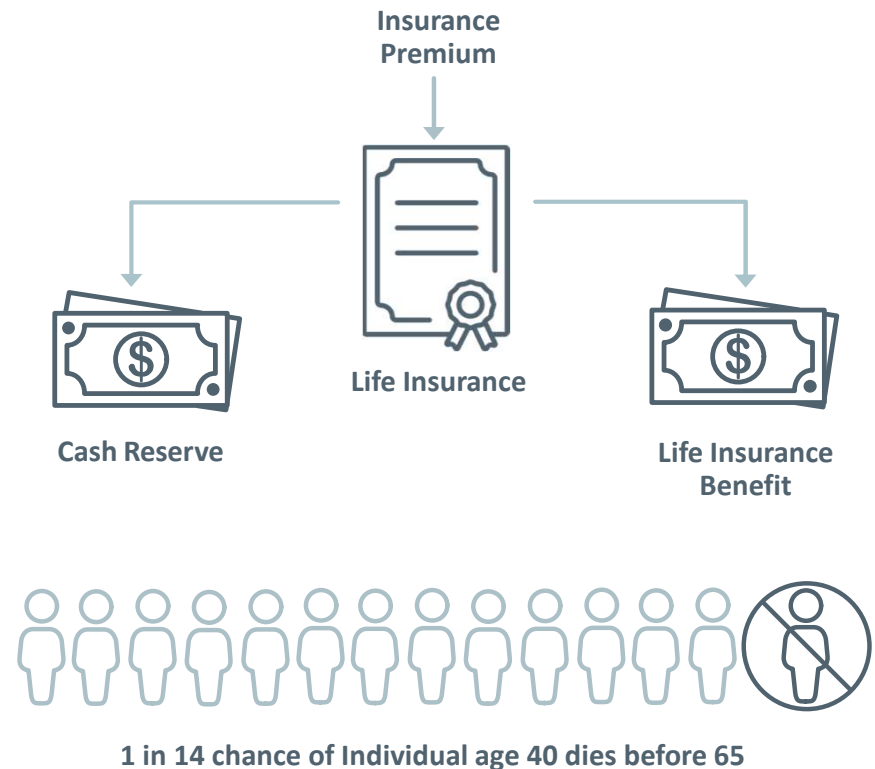
## Dependent Life

| Class | Coverage                      | Details  |
|-------|-------------------------------|--|
| A     | \$10,000.00<br>Spouse Maximum | \$10,000.00 Maximum for spouse<br>\$5,000.00 Maximum for children<br>0 month waiting period<br>Minimum of 24 hours per week required<br>Terminates at age 70 |



# Individual Insurance + AAP: Life Insurance

- An unexpected death can cause more than the emotional upheaval associated with the loss of a loved one: it can also create financial hardship for the survivors.
- Life Insurance removes many of the financial risks associated with a premature death. It provides the financial assistance when it is needed, upon the death of the life insured.
- Life Insurance proceeds are payable in tax-free dollars to the beneficiary
- AAP Members have exclusive access to Cove as an advisory firm including planning and access to the Vitality program.

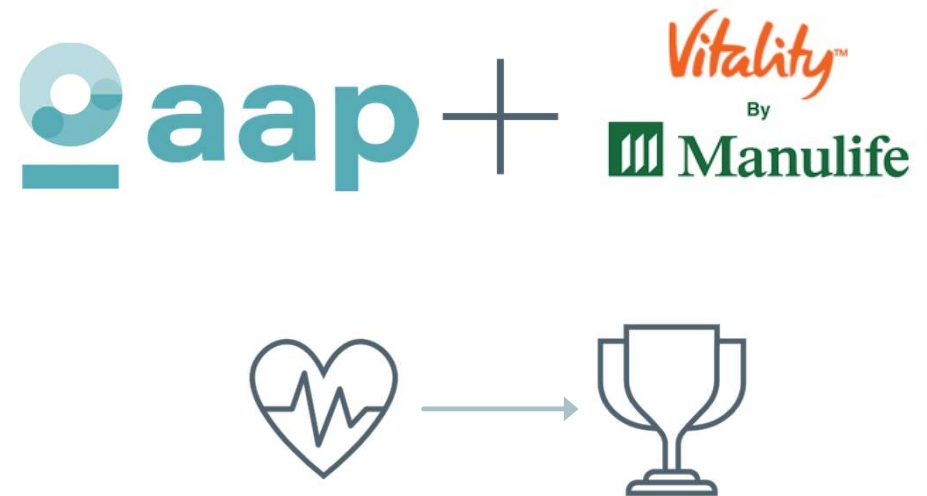


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# Manulife Vitality

- As independent insurance advisors, we can represent any Life Insurance company in Canada. However, our recommendation considers many factors including the company, plan features and benefits, conversion options, and premiums.
- Manulife is an industry leader in all of the above and offers the Vitality program, providing rewards for living a healthy lifestyle.
- It's the only product on the market with a wellness program offered alongside the life insurance.
- AAP saw the value Manulife *Vitality*™ can provide for members and their families.

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# Manulife Vitality – Get insured. Get healthy. Get rewarded.



## Manulife Vitality

- Are you a physiotherapist thinking about life insurance? Why not get the only coverage that also rewards you for making healthy decisions? That's Manulife Vitality!
- More value:** Every time you increase your Vitality Status™ (Bronze, Silver, Gold and Platinum), you unlock even more valuable rewards.
- Premium Savings:** You start out with 10% off regular insurance premiums, and higher status levels can earn you even bigger discounts (up to 15%!).
- Apple Watch as low as \$0:** You can choose an Apple Watch to record your activity and earn monthly payments as low as \$0\* when you earn enough points each month. Garmin/Fitbit discounts available for non-Apple users
- Weekly rewards:** Achieve weekly points targets to spin the Vitality Wheel™ and win rewards.
- More amazing rewards:** Outlined on next slide!

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Help *protect* your family  
and get *rewards* for an  
active lifestyle



Life insurance that  
helps you *save* money  
and *stay* healthy



# Manulife Vitality – Get insured. Get healthy. Get rewarded.



- With Manulife Vitality, policyholders are rewarded for making healthy choices.
- Earn points for healthy activities, such as:
  - Workouts/Daily Steps
  - Healthy Sleep
  - Dental Visits
  - Meditation
  - and more!
- Gift card opportunities weekly for hitting activity goals (Starbucks, Tim Hortons, Winners, Amazon, etc.)
- In addition to rewards shown here, policyholders can receive up to 15% reduction in premiums annually.

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Manulife Vitality offers rewards from:



**Apple WATCH**  
SERIES 7

Get Apple Watch from just \$0<sup>1</sup> and fund the balance by tracking daily activity and earning Vitality Points.



Enjoy a one-year Amazon Prime<sup>®</sup> membership when you reach Platinum Status and complete your Vitality Health Review three years in a row<sup>2</sup>.



Save on athletic gear with up to 60% off running shoes, apparel and accessories with Saucony.



Save up to 50% on two hotel bookings of unlimited nights on the first \$1,000 of your booking and up to \$1,000 per program year.



Unlock up to \$148 in savings annually on HelloFresh meal kits every time you increase your Vitality Status!



Get 25% off GoodLife Fitness memberships. Plus, you benefit from a discounted Personal Training bundle and no enrollment fees.



Several chances to win Amazon.ca Gift Cards through Vitality Squares<sup>3</sup> and Vitality Active Rewards.



Book a free annual health assessment from ExamOne<sup>®</sup> to get an understanding of how healthy you are today, and what areas you can improve.



Receive a free Garmin vivoFit<sup>®</sup> 4 when you sign up for Manulife Vitality, or take advantage of exclusive member upgrade prices on the latest wearable technology.

# Disability Insurance + AAP



15% off Premiums



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## What's your most valuable asset?

- When most people are asked, they will likely suggest their home, car or investment account is the most valuable thing they own.
- At Cove, we believe your most valuable asset is you, and your ability to earn income!
- All of your assets depend upon your income. You have worked hard to build your assets, take the time to protect them.
- Individual Insurance + AAP – offer a comprehensive discount for members only.



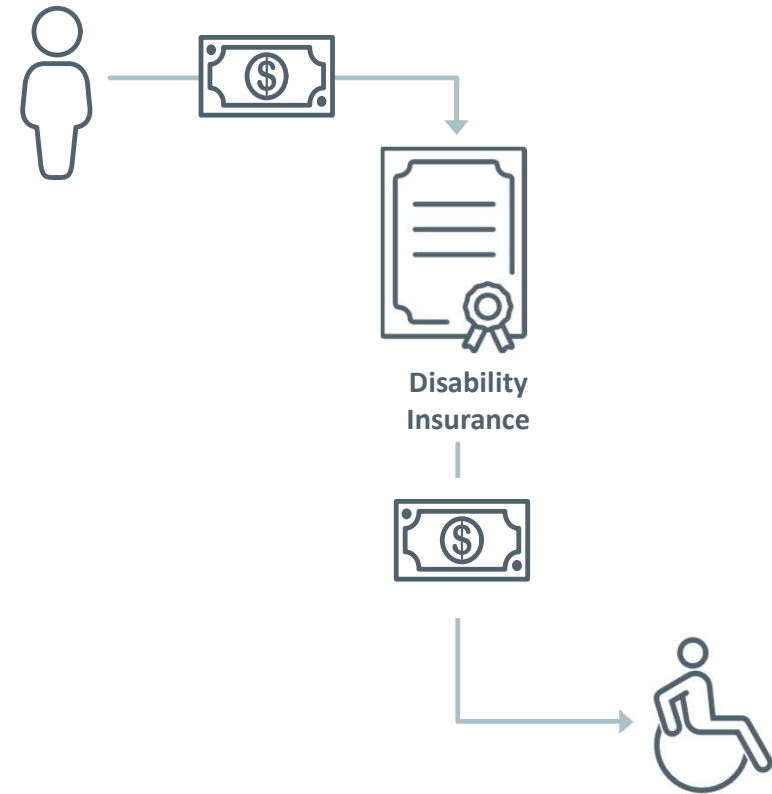
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# Disability Insurance – What is it and Why?

- Being unable to work, as a result of injury or sickness, usually means a substantial loss of income and, very likely, a significant change to your family's lifestyle.
- Disability Insurance protects your income and ensures you can focus on recovery, not finances.
- Insures your pay cheque
- As Physiotherapists, you support patients in recovery on a daily basis for your job
- Our job is to help you take the time to plan for your own income protection.



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# Individual Insurance + AAP: Disability Insurance

## Disability Insurance (Income Replacement)

AAP Discount of 15%, applies to:

- Individual Disability Insurance
  - RBC Professional Series
- Business Overhead Insurance
- Disability Buy-Sell Insurance (helps fund the purchase and sale of a permanently disabled partner's share of the business)

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**15% off Premiums**



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ADVISORS INC**

# Individual Insurance + AAP: Disability Insurance

## Benefits of Personal Disability Insurance:

- Fully Underwritten
- Guaranteed Level Premiums to Age 65, Residual & Partial Disability
- Option to top-up insurance as income grows
- Customizable policies with additional riders, corporate structure considerations
- New Graduate and Student program available
  
- Clinic Owner? Planning & considerations available
- If you rely on your pay cheque, this insurance is for you

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**15% off Premiums**



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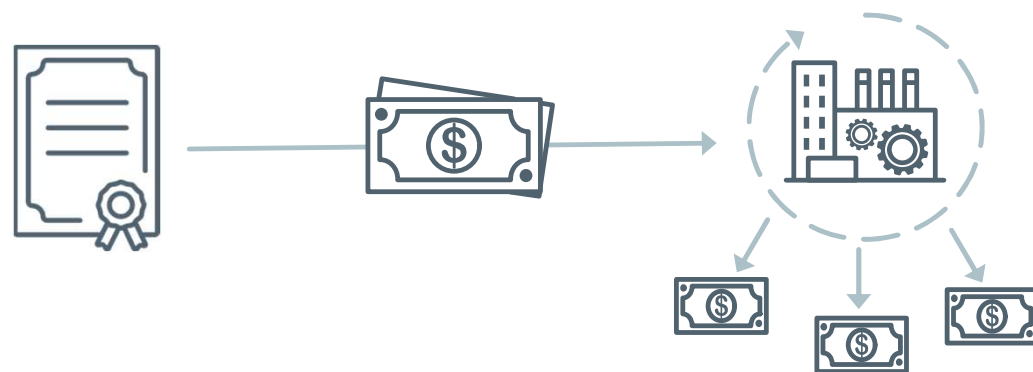
## Business Overhead Expense Insurance - Clinic Owners

- The AAP Discount of 15% also applies to Business Overhead Expense Insurance (BOE).

If you suffer a disability, BOE can help you:

- Pay salaries
- Pay rent, property taxes, & utilities
- Cover fixed business expenses

If your income is needed to pay fixed business expenses, this insurance is for you (ex. Clinic owner)



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# Thank You & Questions



- Shanna Liber  
Insurance Advisor (Life & Disability)
  - Email: [shanna@coveadvisors.com](mailto:shanna@coveadvisors.com)
  - Direct: 1.778.655.9850
  - Scan the QR code: Follow on Instagram, LinkedIn, or Book a Meeting



- Katrina Sinclair  
Insurance Advisor (Health & Dental)
  - Email: [katrina@davisbenefits.ca](mailto:katrina@davisbenefits.ca)
  - Direct: 1.778.554.6676



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