



**Alberta
Association of
Physiotherapy**



COVE CONTINUITY
ADVISORS INC





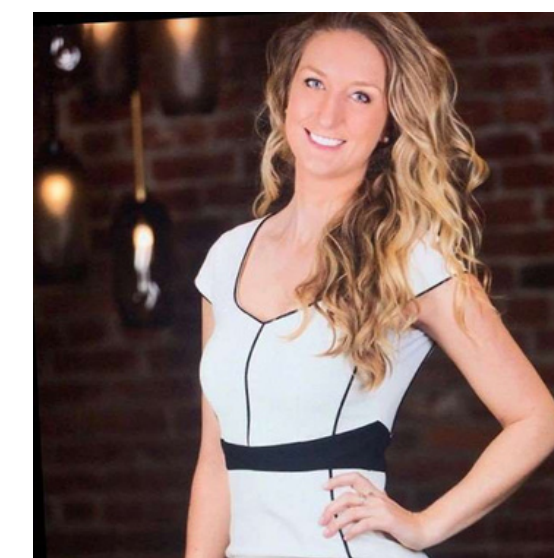
Introducing a New Partnership

- We are excited to introduce a new partnership the Alberta Association of Physiotherapy (AAP) has created with Cove Continuity Advisors Inc., and Healthwise 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 Healthwise Benefits. offering health and dental benefits for all AAP members.

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COVE CONTINUITY
ADVISORS INC



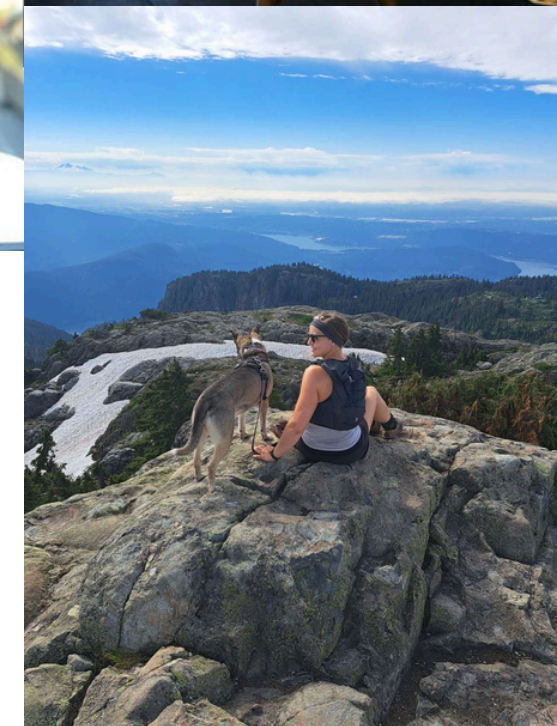
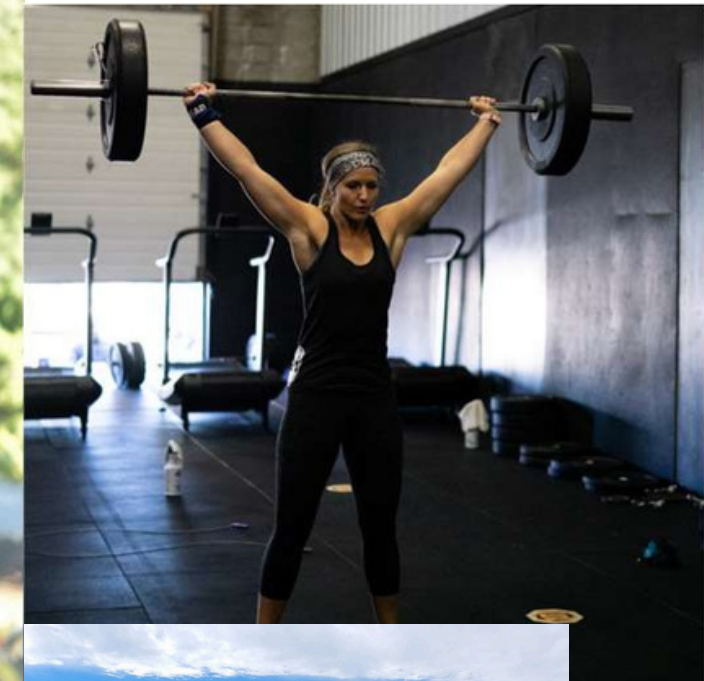
Introduction



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 + Healthwise Benefits

Health & Dental Benefits

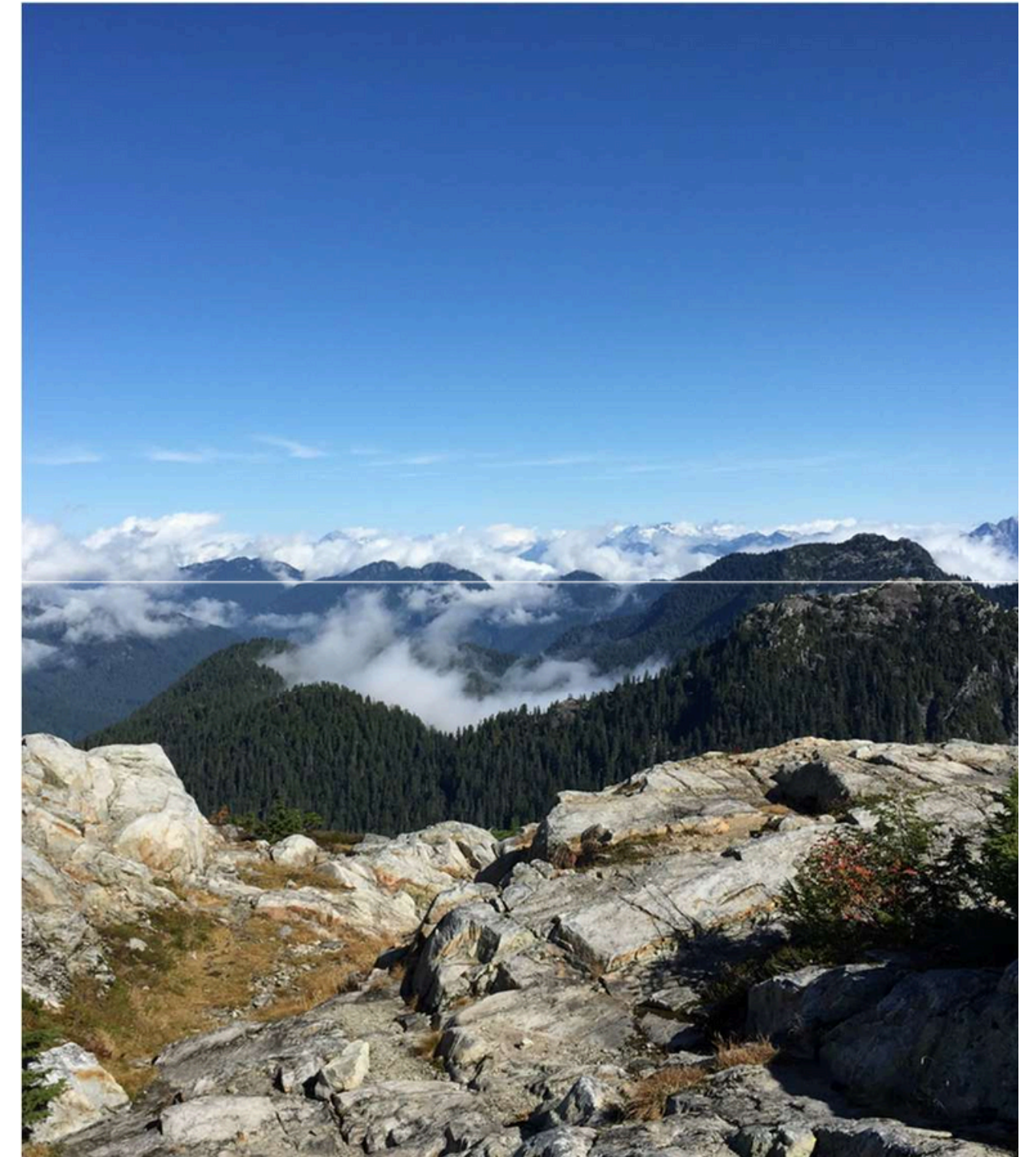
Competitive Health and Dental Coverage to take care of you and your family. Affordable premiums offered in partnership with your association.

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?

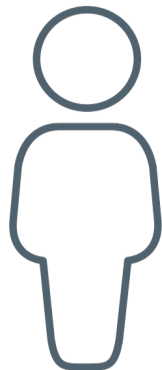


Members working full
time (24+ hours/wk)

Incorporated Business

Sole Proprietor

Working Professional

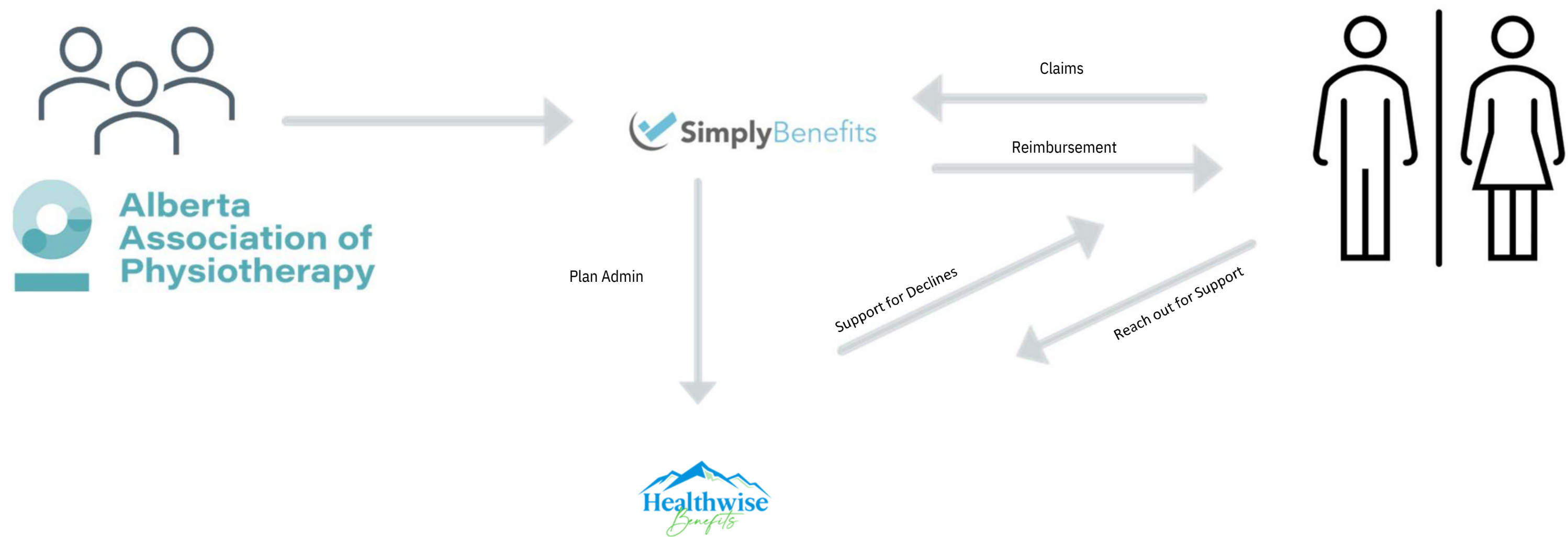


Student



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.

Alberta Association of Physiotherapy

MW

Welcome, Megan Walters
meganwalters@email.com

Dashboard

Benefits Card

Spending Accounts

Claims

My Usage

Plan Coverage

Prescription Delivery

Resources

Support

Benefits Card

DOWNLOADABLE PRINTABLE VERSION

MyCard

Drug	Card	Policy No.	Cost No.
Drug	34	12325	512553
ERC	Simply Benefits	12325	512553
Dental	000043	12325	512553

Class A - Division Div 1 0550170

Megan Walters Simply Benefits

Alberta Association of Physiotherapy

Emergency Travel Assist

Prescription Drug Card

Present this card to your pharmacist

MyCard

Drug	Card	Policy No.	Cost No.
Drug	34	12325	512553
ERC	Simply Benefits	12325	512553
Dental	000043	12325	512553

Class A - Division Div 1 0550170

Megan Walters Simply Benefits

Alberta Association of Physiotherapy

Emergency Travel Assist

Prescription Drug Card

Alberta Association of Physiotherapy

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meganwalters@email.com

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Claims History

Submit Claim

CLAIMED

\$1,434.00

Submitted

Total Claims

Type	Date	Identifier	Submitted	Status	Claimed
Ben Physiotherapy	Jan 1, 2021	0000000	\$64.98	Claimed	\$64.98
Ben Physiotherapy	Dec 13, 2020	1111111	\$64.98	Claimed	\$64.98
Ben Physiotherapy	Nov 30, 2020	9999999	\$64.98	Claimed	\$64.98
Ben Physiotherapy	Oct 14, 2020	2222222	\$64.98	Claimed	\$64.98

My Usage

Your Usage

Ben Walters

Dental

Combined Max \$2,000.00 | \$1,500.00 Remaining

Routine Care Visits

1

Basic Service (Endodontics, Periodontics, Routine Care (Visit and Treatment))

\$157.80

\$1,000.00

Orthodontics

0

\$1,000.00

Major Services (Bridge Work, Crowns, Denture Repair, Dentures)

\$523.00

\$1,500.00

Paramedicals

Combined Max \$2,000.00 | \$1,500.00 Remaining

Speech Therapy

0

\$1,000.00

Social Worker

0

\$1,000.00

Registered Dietician

\$207.40

\$1,000.00

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 1st 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 \$5,000.00 Overall Maximum Mandatory Generic Substitute 0 month waiting period Minimum of 24 hours per week required Terminates at age 85



100%
Paramedical Coverage

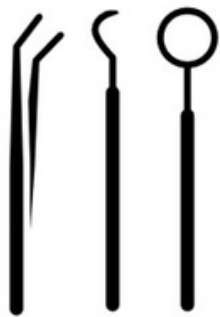
100% Paramedical Reimbursement
\$750.00 Combined Paramedical Maximum
80% Eye Exam Reimbursement
\$120.00 Adult Eye Exam Maximum over 24 months
\$120.00 Child Eye Exam Maximum over 12 months
80% Eye Glasses & Contacts Reimbursement

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



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 claimthe 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 Maximum	<ul style="list-style-type: none">\$10,000.00 Flat Amount\$10,000.00 Maximum With Evidence\$10,000.00 Maximum No EvidenceReduces by 50% at age 650 month waiting periodMinimum of 24 hours per week requiredTerminates at age 75

Accidental Death and Dismemberment		
Class	Coverage	Details
A	10,000.00 Maximum	<ul style="list-style-type: none">\$10,000.00 Maximum With Evidence\$10,000.00 Maximum No Evidence\$10,000.00 Flat AmountReduces by 50% at age 650 month waiting periodMinimum of 24 hours per week requiredTerminates at age 75

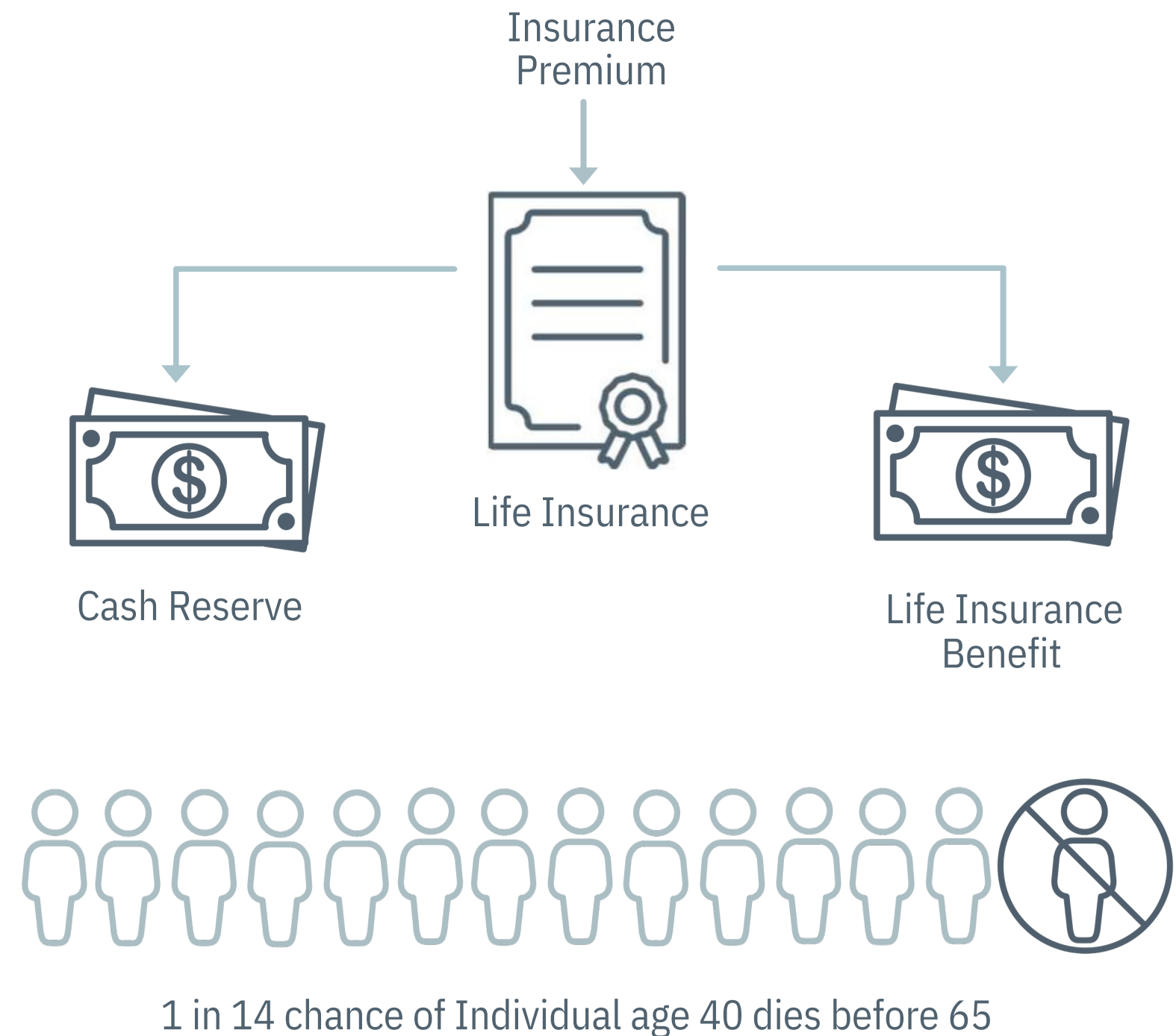
Dependent Life		
Class	Coverage	Details
A	\$10,000.00 Spouse Maximum	<ul style="list-style-type: none">\$10,000.00 Maximum for spouse\$5,000.00 Maximum for children0 month waiting periodMinimum of 24 hours per week requiredTerminates at age 70

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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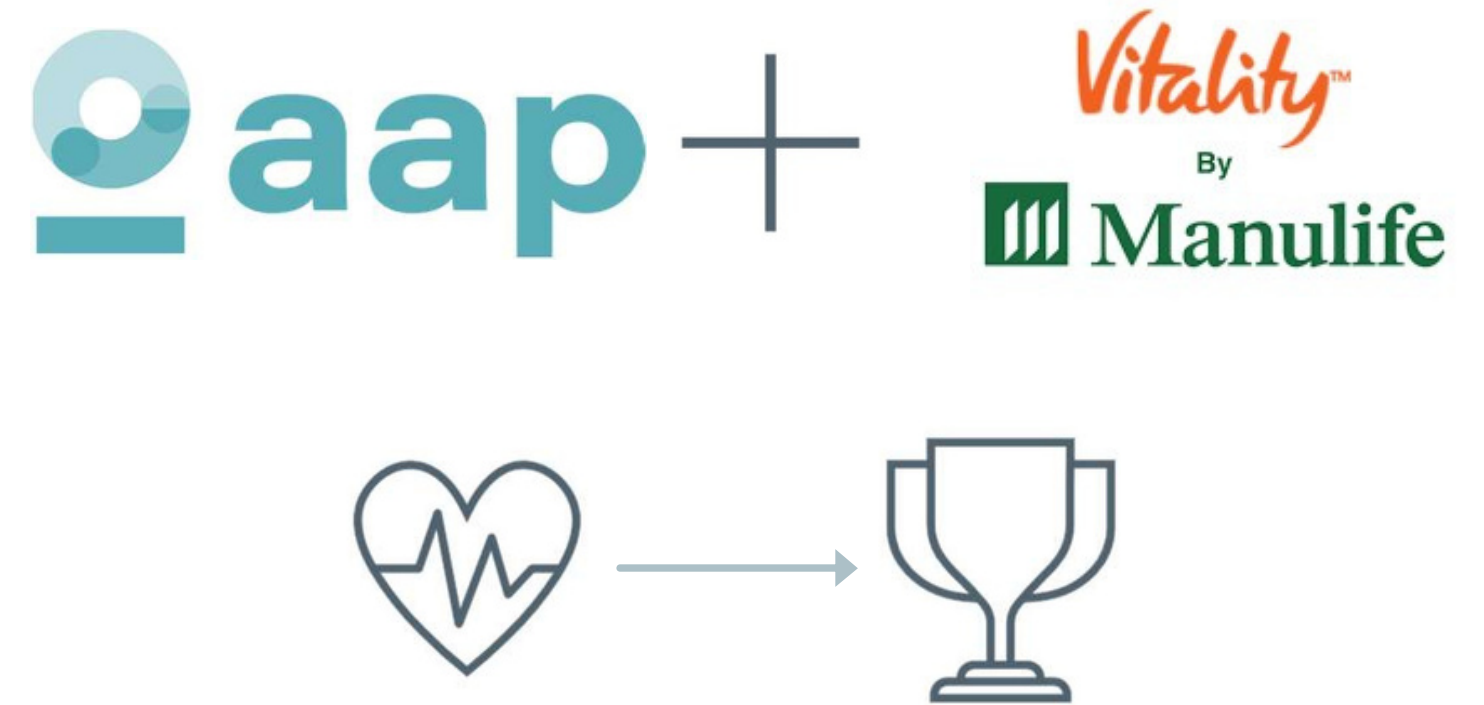


Manulife Vitality



- 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!

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 \$0¹ and fund the balance by tracking daily activity and earning Vitality Points.



Enjoy a one-year Amazon Prime® membership when you reach Platinum Status and complete your Vitality Health Review three years in a row².



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 Squares³ and Vitality Active Rewards.



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



Receive a free Garmin vívofit® 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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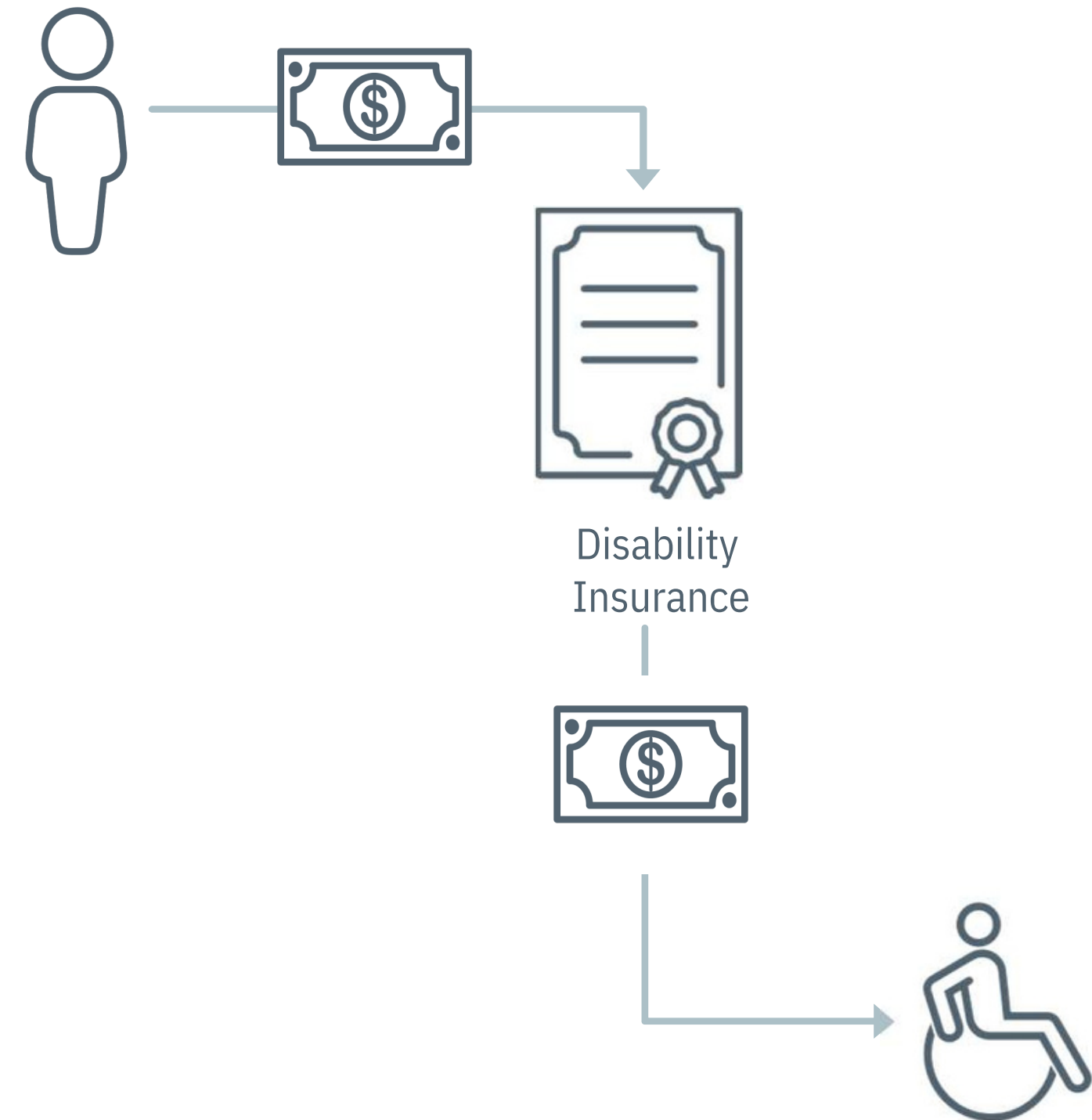
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Disability Insurance –What is it and Why?



- 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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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



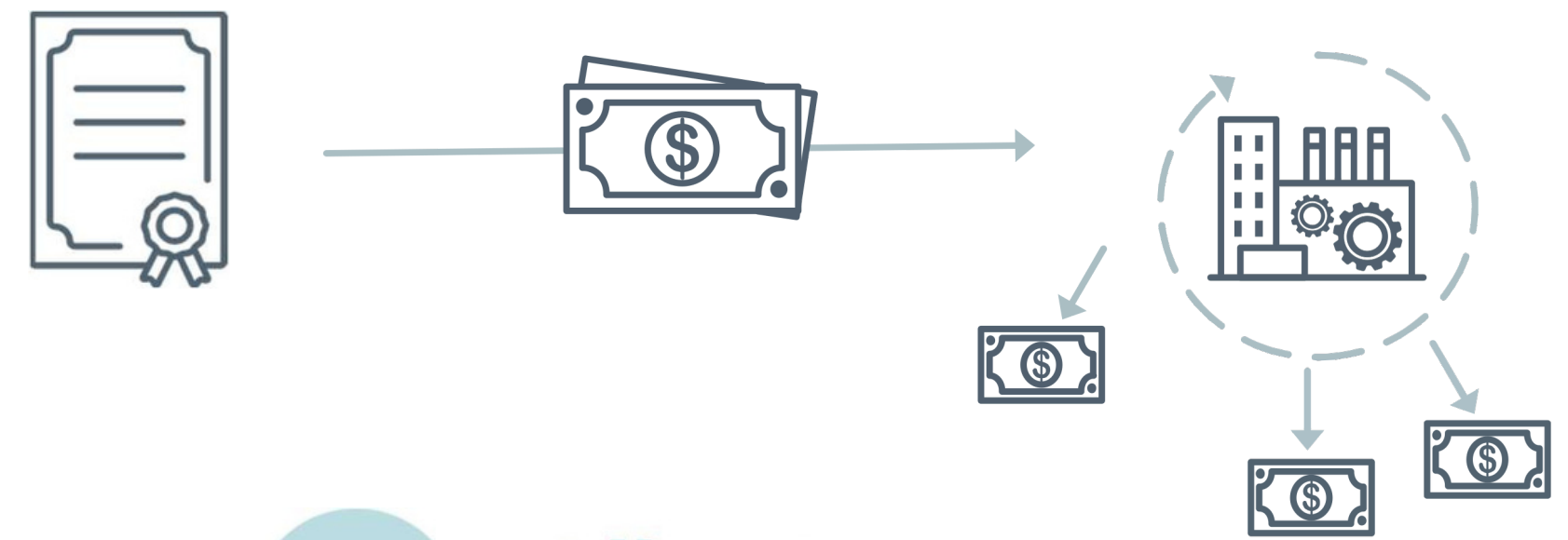
- The AAP Discount of 15% also applies to Business Overhead Expense Insurance (BOE).

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
–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@healthwisebenefits.ca
–Direct: 1.778.554.6676

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