

RETHINK CONTRACTOR BENEFITS

Freedom to Work your way, with the Protection you Deserve

As an independent contractor, you work hard to deliver great results, and deserve the same peace of mind that comes with having benefits coverage.

Our Rethink Contractor Benefits offering gives you access to affordable health and dental coverage with additional optional benefits to ensure you and your family are protected.



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In Canada, about 2,652,600 or 13.2% of the working population are considered self-employed. For independent contractors, finding reliable and affordable benefits can be challenging.

Traditional benefit plans are designed for full-time employees, leaving many contractors without access to affordable health and dental care coverage, while individual plans often come with high costs, limited flexibility, and minimal family support.

That's why Bloom Benefits created its Rethink Contractor Benefits program. By offering flexible and affordable coverage, these programs provide meaningful protection that fits the way you work and live. With **no waiting period or medical underwriting requirements**, Rethink Contractor Benefits provides three different coverage options, allowing contractors peace of mind knowing the health and wellbeing of themselves and their families are covered, no matter where their next opportunity arises.

FLEXIBLE PLAN OPTIONS

Extended Health & Dental Plans, Insured by GreenShield, offer options specifically built to provide support for you and your families. Coverage includes prescription drugs, paramedical practitioners, mental health, dental and more! Choose between our three plan options for the most suitable coverage that fits your needs.

ADDITIONAL OPTIONAL COVERAGES

In partnership with IA Special Market Solutions, we provide additional coverage options to help you with costs associated with unexpected life events.

- Life Insurance
- Dependent Life Insurance
- Travel Insurance
- Critical Illness
- Dependent Critical Illness
- Accident & Sickness Insurance

Rethink Contractor Benefit Plan Options

	Bronze	Silver	Gold
Drugs	Drug Coverage: Coinsurance at 70% Pay Direct Drug Card - Mandatory Generic Max: \$2,500/year	Drug Coverage: Coinsurance at 80% Pay Direct Drug Card - Mandatory Generic Max: \$5,000/year	Drug Coverage: Coinsurance at 80% Pay Direct Drug Card - Mandatory Generic Max: \$10,000/year
Major Medical	Coinsurance: 70% Hospital Stays: N/A Out of Country Coverage (60 days): 100%; \$5 million per person per lifetime. Orthotics / Orthopedic Shoes: \$300 per year Hearing Aids: \$300 per 4 years	Coinsurance: 80% Hospital Stays: Semi-private Out of Country Coverage (60 days): 100%; \$5 million per person per lifetime. Orthotics / Orthopedic Shoes: \$300 per year Hearing Aids: \$300 per 4 years	Coinsurance: 100% Hospital Stays: Semi-private Out of Country Coverage (60 days): 100%; \$5 million per person per lifetime. Orthotics / Orthopedic Shoes: \$300 per year Hearing Aids: \$300 per 4 years
Vision	Coinsurance: 100% Eye Exam Only Frequency: Adult - 24mo; Child - 12 mo	Coinsurance: 100% \$150 for Lens/Frames/ Contacts (Eye Exam Included) Frequency: Adult - 24mo; Child - 12 mo	Coinsurance: 100% \$200 for Lens/Frames/ Contacts (Eye Exam Included) Frequency: Adult - 24mo; Child - 12 mo
Paramedical Services	Coinsurance at 70% Maximum Benefit: \$300 per practitioner per year Medical Practitioners included: Acupuncturist, Audiologist, Chiropractor, Dietician, Massage Therapist, Naturopath, Occupational Therapist, Osteopath, Physiotherapist/ Athletic Therapist, Podiatrist/ Chiropodist, Psychologist/Social Worker/Psychotherapist/Clinical Counsellor/Psychiatrist, Speech Language Pathologist	Coinsurance at 80% Maximum Benefit: \$500 per practitioner per year Medical Practitioners included: Acupuncturist, Audiologist, Chiropractor, Dietician, Massage Therapist, Naturopath, Occupational Therapist, Osteopath, Physiotherapist/ Athletic Therapist, Podiatrist/ Chiropodist, Psychologist/Social Worker/Psychotherapist/Clinical Counsellor/Psychiatrist, Speech Language Pathologist	Coinsurance at 100% Maximum Benefit: \$500 per practitioner per year Medical Practitioners included: Acupuncturist, Audiologist, Chiropractor, Dietician, Massage Therapist, Naturopath, Occupational Therapist, Osteopath, Physiotherapist/ Athletic Therapist, Podiatrist/ Chiropodist, Psychologist/Social Worker/Psychotherapist/Clinical Counsellor/Psychiatrist, Speech Language Pathologist
Dental Care	Basic Dental Coinsurance: 70% Maximum Benefit: \$1,000/year combined Basic & Endo/Perio Major Dental Coinsurance: Not Covered Exam frequency: Recall Exam once per 12 months	Basic Dental Coinsurance: 80% Maximum Benefit: \$1,000/year combined Basic, Endo/Perio, & Major Major Dental Coinsurance: 50% Exam frequency: Recall Exam once per 9 months	Basic Dental Coinsurance: 80% Maximum Benefit: \$1,500/year combined Basic, Endo/Perio, & Major Major Dental Coinsurance: 50% Exam frequency: Recall Exam once per 6 months
	Monthly Cost	Monthly Cost	Monthly Cost
	Single: \$123.86 Family: \$270.66	Single: \$162.44 Family: \$358.62	Single: \$178.36 Family: \$394.84

*rates are introductory and adjusted on an annual basis based on the overall performance of the pooled program.

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To learn more - visit our website at

www.bloombenefits.ca

Scan the QR code to start your Application today!

