



2026

The Industry Plan TIP



PROUD PRODUCT OF:



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Three Ways to Qualify

1

New Employment

"New hires, listen up! You've got 90 days from your start date to snag group benefits with guaranteed acceptance—no awkward questions, no hassle, just sweet, sweet coverage!"

2

Open Enrollment

"Employers, let's make life easy! Set up an open enrollment period where everyone's in—no matter when they joined the team. Guaranteed acceptance, no nosy questions, just straight-up coverage for all. Boom!"

3

Top-Up Existing Coverage

"Already covered but want more? Employees can top up their group benefits anytime with guaranteed acceptance—no pesky questions, just extra perks whenever you need them!"

Don't fit into any of these options? Not to worry. We still got you.

Every year from April to June, we swing the doors wide open for our Annual Open Enrollment! It's your chance to hop on board The Industry Plan (TIP)—no health questions, no waiting periods, no strings attached. Whether you're new to the plan or looking to tweak your coverage to better fit your life, this is your window to make it happen. Open Enrollment is available to anyone under the age of 65. Over 65? We've got you covered too—with The Legacy Plan designed just for you.

Why Choose The Industry Plan?

No Age Banding

At Ecotone we like to keep things simple so we developed a plan that is the same price for everyone regardless of age. We do not increase your premium due to age.

Note: Our Benefit Plans still experience the same pressures that all other plans do such as inflation, rising drug costs, increased administration requirements, claims, and insurance costs, but we do not experience jumps in premium due to age banding.

Keep Your Benefits Regardless of Future Employment

Once you've enrolled, your benefits are no longer dependent on your employment. Whether you quit, retire, change jobs, or stop working for whatever reason, it doesn't matter to us. We bill individually so you can Keep your benefits as long as you like, up to age 65. We then have a Legacy plan you can convert to:).

Tax Write-Off

All premiums paid are a tax deduction to you, the employee!

Bridging the Gap with The Industry Plan

Bridge the coverage gap with The Industry Plan from Ecotone Health Insurance.

TIP offers direct billing to employees, with no cost and no admin work for employers. Built for today's flexible workforce, it has no minimum hours and is ideal for part-time, seasonal, casual, and shift staff. Employees can even keep their coverage after they leave, giving them long-term protection.

Empower your team with simple, inclusive, portable benefits.

| Typical Group Benefits Plan | TIP | Individual Health Plan |
|--|---|--|
|  <p>No health questions, and pre-existing conditions are covered — but only if your employer offers a plan.</p> |  <p>No health questions at all, with full acceptance and coverage for pre-existing conditions from day one.</p> |  <p>Health questions are required, and any pre-existing conditions are excluded from coverage, if you're even approved.</p> |
|  <p>Your employer decides what's covered and who qualifies, and everyone must enrol together for the plan to operate.</p> |  <p>No employer approvals, no minimum staff sign-ups, and no participation rules — just simple, flexible access.</p> |  <p>No employer involvement, but you still face medical questions, exclusions, and limitations that restrict your coverage.</p> |
|  <p>Benefits stay with your job, not with you, meaning your coverage disappears the moment you leave.</p> |  <p>Your coverage stays yours, no matter where you work, giving you flexibility and true long-term stability.</p> |  <p>Your benefits move with you, but higher premiums and health-based exclusions can limit real portability.</p> |

ALL COVERAGE IS PER PERSON INSURED. PLANS & PRICING RENEW ON DECEMBER 1st EACH YEAR.

TIP HEALTH PLANS

Industry
Diamond

Industry
Platinum

Prescription Drugs - Direct billing available (per calendar year) (Terminates at age 65)

| | | |
|---------------------------------|---|--|
| Telus National Formulary | \$10,000@80% Reimbursement (90% copay if dispensed through our online pharmacy, PocketPills.) | \$5,000@80% Reimbursement (90% copay if dispensed through our online pharmacy, PocketPills.) |
|---------------------------------|---|--|

Healthcare Professionals - Direct billing available - 80% Reimbursement (Terminates at age 65)

| | | |
|--|------------------------------------|------------------------------------|
| Acupuncturist, Chiropractor, Massage Therapist, Etc. Fourteen Services Covered! | \$500 / Paramedical Service / year | \$350 / Paramedical Service / year |
|--|------------------------------------|------------------------------------|

Life Insurance (Terminates at age 65 with the option to convert to an individual policy)

| | | |
|---|----------|----------|
| Employee Life Insurance | \$25,000 | \$10,000 |
| Accidental Death & Dismemberment | \$25,000 | \$10,000 |

Major Health - 80% Reimbursement (Terminates at age 65)

| | | |
|--|---------------------|---------------------|
| Accidental Dental | \$5,000 / Accident | \$5,000 / Accident |
| Ambulance & Private Hospital Room | Unlimited (R&C*) | Unlimited (R&C*) |
| Hearing Aids | \$700 / 4 Years | \$700 / 4 Years |
| Apnea Machine (CPAP) | \$2,000 / 5 Years | \$2,000 / 5 Years |
| Apnea Machine Supplies | Unlimited (R&C*) | Unlimited (R&C*) |
| Custom Foot Orthotics | \$350 / Year | \$350 / Year |
| Glucose Monitoring Equipment & Supplies | \$4,000 / Year | \$4,000 / Year |
| Insulin Pump Supplies | \$3,500 / Year | \$3,500 / Year |
| Insulin Pump | \$5,000 / 5 Years | \$5,000 / 5 Years |
| Crutches | \$300 / Year | \$300 / Year |
| External Breast Prosthesis | \$5,000 / 5 Years | \$5,000 / 5 Years |
| IPP Breathing Machine | \$3,500 / Year | \$3,500 / Year |
| Orthopaedic Shoes | \$25,000 / Lifetime | \$25,000 / Lifetime |
| Surgical Bras | Two / Year | Two / Year |
| Wigs, post Chemotherapy | \$1,000 / Lifetime | \$1,000 / Lifetime |
| Diagnostic Services & X-Rays | Unlimited (R&C*) | Unlimited (R&C*) |
| Medical Referral | \$50,000 Lifetime | \$50,000 Lifetime |
| Eye Exams (New!) | One / two years | One / two years |
| Vision Coverage (New!) | \$200 / two years | |

Out of Country & Province Travel Insurance - 100% Reimbursement (Terminates at age 65)

| | | |
|-------------------------|--|--|
| Travel Insurance | 90 Days Trip Limit with \$5,000,000 Lifetime Coverage (Unlimited trips) | 60 Days Trip Limit with \$5,000,000 Lifetime Coverage (Unlimited trips) |
|-------------------------|--|--|

Online Pharmacy (Terminates at age 65)

We've partnered with PocketPills, a mail order pharmacy that pre-sorts your medication into easy to open "PocketPacks". No more hard-to-open vials. No more sorting pills, no more missing doses. They work direct with the Government and your Insurer to direct bill.

- Add Vitamins to your "PocketPacks"
- Your refills automatically arrive together on the appropriate day.
- They work with your doctor to renew your prescriptions so you have them on time.

NOT ALL COVERAGES ARE LISTED. PLEASE REFER TO THE BOOKLET WORDING.

ALL COVERAGE IS PER PERSON INSURED. E&O E.

TiP DENTAL PLANS

Industry
Diamond

Industry
Platinum

Dental Care - Direct billing available (Terminates at age 65)

| | | |
|----------------------------------|-------------------------------|-------------------------------|
| Employee Life Insurance | \$25,000 | \$10,000 |
| Accidental Death & Dismemberment | \$25,000 | \$10,000 |
| Basic, Endodontic, & Periodontic | \$1,000 / Year @ 80% Coverage | \$1,000 / Year @ 80% Coverage |
| Major | \$500 / Year @ 50% Coverage | |

THE HEALTH & DENTAL PLAN INCLUDES ALL BONUS FEATURES AT NO ADDITIONAL COST!

TiP BONUS FEATURES

Bonus features included when you bundle the health & dental Plan!

Member Assistance Program (Terminates at age 65)

An integrated mental and physical wellness service provider, with a compassionate, holistic, employee family centric care model. We provide access to clinically appropriate counselling to provide solutions to a short-term situation, this often means 4-8 counselling sessions but may require more or less. We will ensure the individual is supported appropriately.

Second Opinion (Terminates at age 65)

Through a simple phone call, you will reach Medical Experts who will be able to review your medical information to give you answers to critical questions to empower you to make the best decisions. Throughout the process you will be supported by a Nurse who can help make sense of the information and activate services and supports around you.

Eldercare (Terminates at age 65)

Our Eldercare Advisory service provides tools to help caregivers address their particular challenges. Nurse-led. A personal consultation and map of care report is customized to each member's specific needs. Coaching, support, and planning are provided in key areas:

- Current living situation and future planning
- Existing health condition
- Goals of care
- Resource navigation

Home care, including nursing and personal care, delivered by quality approved providers, is available on a 24/7 basis, across Canada.

Virtual Healthcare (Terminates age 65)

Our Virtual Healthcare connects you to a clinician 24/7 for all your urgent and long term healthcare needs, via phone and video chat. Save time and stress when you need convenient access to:

- Medical diagnosis
- Prescriptions and requisitions
- Specialist referrals
- Mental health support
- Chronic illness management and prevention
- Health coaching and advice

ALL PRICING IS MONTHLY & AUTOMATICALLY WITHDRAWN ON THE 10TH.

TiP PRICING

Save 12% by bundling Health & Dental!

| INDUSTRY DIAMOND | HEALTH PLAN | DENTAL PLAN | HEALTH & DENTAL PLAN |
|-----------------------------|-------------|-------------|-------------------------|
| Solo Coverage | \$136.00 | \$83.00 | \$195.78 (Save \$23.22) |
| Duo Coverage | \$259.05 | \$156.00 | \$371.75 (Save \$43.30) |
| Family Coverage (3 or more) | \$291.84 | \$176.00 | \$419.17 (Save \$48.67) |
| INDUSTRY PLATINUM | HEALTH PLAN | DENTAL PLAN | HEALTH & DENTAL PLAN |
| Solo Coverage | \$105.02 | \$63.00 | \$149.00 (Save \$19.02) |
| Duo Coverage | \$198.12 | \$119.00 | \$283.38 (Save \$33.74) |
| Family Coverage | \$224.26 | \$134.00 | \$319.15 (Save \$39.11) |

NOT ALL COVERAGES ARE LISTED. PLEASE REFER TO THE BOOKLET WORDING.
*R&C - Covers costs that are reasonable and customary for the specific claim. E&O E.



Testimonial: Exceptional Benefits Program, A Game Changer for Our Team!

"Two years ago, Ecotone approached me with a visionary idea: to offer an accessible and affordable benefits plan for all hospitality staff, whether full-time, part-time, or casual. **The goal was simple, create a meaningful program that every team member could genuinely benefit from, with no barriers to access.**

Fast forward to today, and we couldn't be more thrilled with the results. Thanks to them, we've implemented a plan that our almost 1,300 restaurant employees can afford and truly appreciate. Enrollment has been phenomenal, and **our staff are incredibly grateful for the support this program provides.**

Beyond affordability, this plan has been **a game-changer for internal communication.** Ecotone provides all the print and posting materials we need, making it easy to share information without adding to our already packed schedules. The administrative burden on our end is minimal, allowing us to focus on what matters most, our teams.

Ecotone has been instrumental in making this a seamless experience by taking the administrative load off our plates, ensuring everything runs smoothly while also being an invaluable resource for our employees. Their dedication and hands-on support have made all the difference.

This is the perfect benefits program for the hospitality industry, and we're beyond proud to offer it to our team. Huge thanks to Ecotone Health Insurance for making this possible! **10/10"**

Chris Cole, Leo's Group
Director of Growth & Wellness

**Health coverage shouldn't be a privilege — it should be a choice.
Join today and take control of your health.**

POWERED BY:



INSURED BY:



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