



timber

BENEFITS

Welcome to Timber Benefits!

Employee Benefits Information for Office Employees of
Martushev Group

We are Reimagining Employee Benefits

We create healthy, happier workplaces.

How? We deliver proactive health benefits to help Canadians improve their mental and physical well-being.

Our Vision

To be Western Canada's leading healthcare benefits provider, improving the lives of Canadians one workplace at a time.



Who's Who...



1. Timber Benefits

We coordinate your health benefits plan. We work with your employer to make sure your benefit plan is comprehensive and provides a lot of value to you.

2. Canadian Benefit Providers

Group ID Number: 2066

Help Desk Phone Number: 1-855-944-9166

This is your insurance carrier. Submit all of your healthcare expenses and claims to them for reimbursement (use your CBP benefits card). Use the CBP website portal to manage your benefits.



Who's Who...



3. Advica/Inkblot – Mental Health on Demand Provider



4. Maple – 24/7 Telemedicine (Virtual Healthcare) Provider



5. PocketPills – Online Pharmacy

Use PocketPills to get an additional 10% coverage in your prescription medication. (Your plan through CBP provides 80% coverage).



Insurance Coverage

Personal Life Insurance and AD & D (Accidental Death and Dismemberment)

- 1 X Annual Salary up to a max of \$500,000
- NEM is \$400,000
- After age 65 years, this reduces by 50%
- Terminates at age 70 or early retirement

Dependent Life Insurance

- Spouse coverage - \$15,000
- Child coverage - \$7,500



Disability and Critical Illness Coverage

Long Term Disability

- 66.67% of monthly earnings up to a maximum benefit of \$13,000
- NEM amount is \$8,200
- Coverage terminates at age 65

Short-Term Disability Coverage

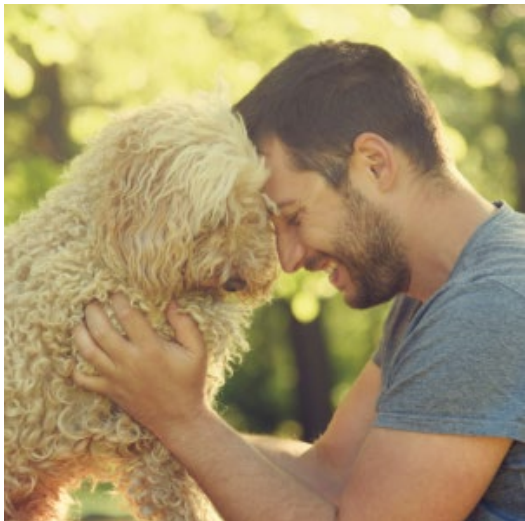
- 66.67% of monthly earnings up to a maximum benefit of \$3,600/month
- NEM amount is \$2,000
- Coverage terminates at age 70



What Am I Covered For?

Health:

1. Prescribed Medications:
90% coverage
2. Healthcare Practitioners (80% coverage)
Coverage is in brackets:
 - Physiotherapy (\$600/year)
 - Massage Therapist (\$500)
 - Speech Therapy (\$500)
 - Acupuncturist (\$500)
 - Osteopath (\$500)
 - Podiatrist/ Chiropodist (\$500)
 - Occupational Therapist (\$500)
 - Psychology (\$500)
 - Naturopath (\$500)
 - Dietician (\$500)
 - Speech Therapist (\$500)
 - Chiropractor (\$500)



Be sure to check your Canadian Benefit Provider booklet for additional eligible practitioners and coverage amounts.
Healthcare practitioners are covered for what is 'reasonable and customary'.



What Am I Covered For?

Extended Healthcare (80% coverage)

You are covered for some additional healthcare items, including:

1. Ambulance
2. Hearing Aids
3. Sleep Apnea Machine
4. Sleep Apnea Mask
5. Orthotic Footwear & Orthotics
6. Contraceptives

Predetermination is required for medical supplies over \$200. Check CBP booklet for full details.





What Am I Covered For?

Dental Coverage:

- Basic Services (cleaning, check-ups, fillings)
80% coverage of the *dental fee guide*
 - 1 check-up every 9 months
- Major Services (crowns, dentures, etc.)
50% coverage of the *dental fee guide*

Annual maximum for basic and major services is \$2,500/year/person.

- Orthodontics
50% coverage – \$2,500 lifetime maximum

If your dentist charges more than the fee guide, your benefits will not cover the additional cost. Ask your dentist and [check the fee guide](#).





What Am I Covered For?

Vision

- 80% Coverage
- Adult Eye Exams (Maximum \$75/24 months)
- Children Eye Exams (Maximum \$75/12 months)
- Adult eyewear and contacts up to a maximum of \$350/24 months
- Children eyewear and contacts up to a maximum of \$350/12 months
- Prescription safety glasses maximum of \$150/24 months





What Am I Covered For?

Out-of-Country Travel Insurance:

- 60 consecutive days of annual emergency medical coverage
- Includes trip cancellation
- AIG Travel Insurance
- Call 1-877-204-2017 for more information
- Timber tip: Download your travel insurance booklet in your CBP portal before you go on any trips!





Proactive Wellness Benefits

You have three additional proactive wellness benefits to support your mental and physical well-being.

**Mental Health on
Demand**



**24/7 Virtual
Healthcare**



**PocketPills Virtual
Pharmacy**





Mental Health on Demand

Affordable and high-quality mental health support is available through Mental Health on Demand.

- Receive unlimited online therapy appointments for \$90/hour
- Your first session is free
- Use your psychology coverage of \$500/year to pay for your sessions. At \$90/hour, you will receive 6.5 sessions annually, using Mental Health on Demand
- 24/7/365 Support Phone Line answered by a clinician – call 1-855-933-0103 for any urgent mental health needs
- Use online matching program to find the best therapist for your needs
- Access self-led iCBT to help reduce anxiety of depression





Mental Health on Demand

To register:

1. You will receive a registration email on October 1st from Advica Health OR
2. After October 1st, use this link in and put in the organization code "martushev".

<https://registration.inkblottherapy.com/?country=ca>





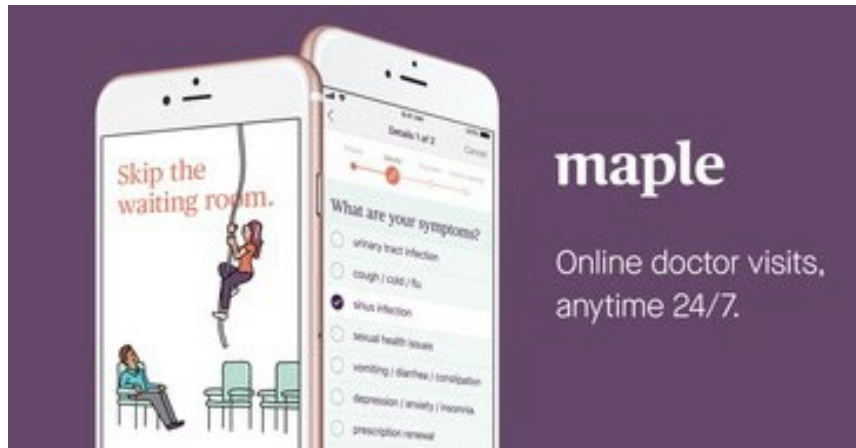
24/7 Virtual Healthcare Provided by Maple

Need to see a doctor or nurse practitioner?

You and your family have access to on-demand medical appointments with doctors for medical care within minutes from your phone or computer. **Appointments are available on-demand for:**

- Unlimited primary healthcare support for medical needs
- Receive diagnosis, prescriptions, medical notes, lab requisitions, imaging request and specialist referrals
- Access specialist referrals (when medically necessary)
- Download the Maple app and register for your account when you receive a welcome email.

[Introducing Maple Video](#)





Introducing PocketPills

PocketPills is Canada's Leading Online Pharmacy:

Receive an additional 10% top-up on your prescription medication coverage if you use PocketPills.

Timber tip: CBP provides you with 90% coverage – so using this pharmacy will allow you to have a total of 100% coverage in your prescription coverage.

Other PocketPills Perks:

- Canada's lowest dispensing fee - \$4
- FREE medication and vitamin delivery to your house and automatic refills
- Medication sorted into packs organized by date
- Pharmacists available to answer questions via phone, text, email, or live chat 7 days a week

[Watch this 1 Minute Video Introducing PocketPills](#)





Good Info To Know!

- All benefit limits reset on January 1st of every year.
- Your pharmacist charges you a fee every time they fill a prescription. Dispensing fees for medications are different in every pharmacy.

To keep plan costs low for everyone in the future, we encourage you to visit a pharmacy with a low dispensing fee in the future.



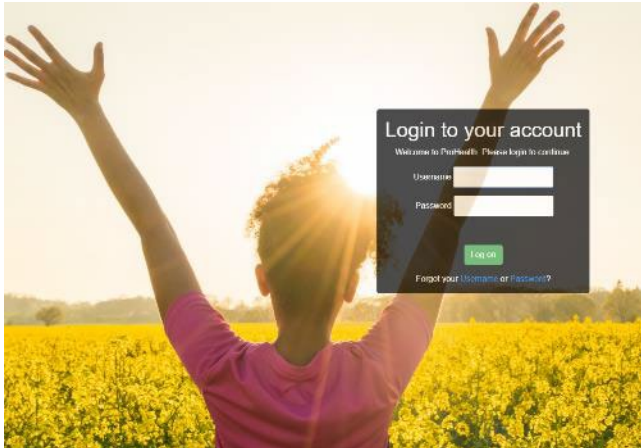


How to Manage Your Benefits

ProHealth: www.cbphhealth.ca

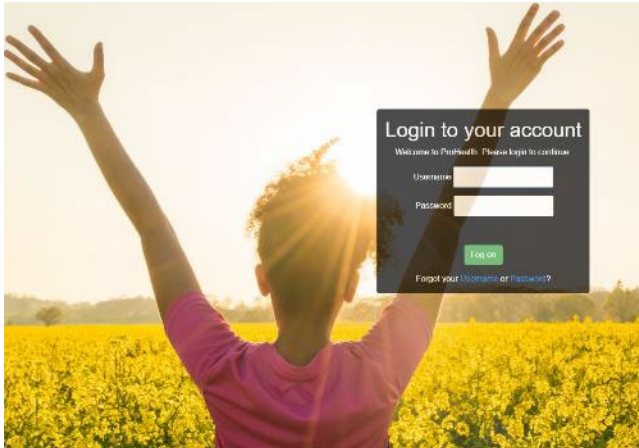
Your online portal to manage your benefits

- Visit the site to make a claim, check your claims history, or review your benefits plan.
- Update your personal info, dependents, banking info (to receive direct deposit for claims)
- Access it from your phone or computer
- Your username is your Member ID (found on your benefit card)
- Your password is your birthdate (yyyymmdd)



How to Make a Claim

- Most dentists, pharmacies and healthcare practitioners will direct bill for your claim, but some may not.
- To receive payment for a claim fast – submit it here:
ProHealth: www.cbphhealth.ca
- Otherwise – fill out a claim form and include a detailed receipt:
 - Email it to claims@cbproviders.ca
 - Or mail it to Canadian Benefit Providers
(# 301 - 8925 51 Ave NW, Edmonton AB T6E 5J3)



How long will it take to get paid for a claim submitted?

Turn-around time for claims processing is 5-7 business days once the claim is received.



Common Questions

What if I need to update my dependent info, banking info or anything else?

- Go to ProHealth at cbphealth.ca
- Or – us!
(587-404-9090) or hello@timberbenefits.com



Who is CBP?

Canadian Benefit Providers administers your plan, all your claims run through them. Your drug card will have their name on it.

Have a question about a claim?
Call 1-855-944-9166



Thank You!
Any questions?

Timber Benefits

We're here to answer *any* questions you have.

www.timberbenefits.com

Phone: 587-404-9090

hello@timberbenefits.com

