

Immilink Benefits Program 2026

FEATURES	GOLD	SILVER	BRONZE
EXTENDED HEALTH CARE			
Coinsurance	100%	90% unless noted otherwise	80% unless noted otherwise
Deductible	Nil	Nil	Nil
Overall Plan Maximum	Unlimited in Canada	Unlimited in Canada	Unlimited in Canada
DRUG COVERAGE			
Drug Coinsurance			
• Costco/ Rexall/ GreenShield Pharmacy	100%	100%	90%
• All other pharmacies	100%	90%	80%
Drug Maximum	\$5,000 per calendar year	\$5,000 per calendar year	\$5,000 per calendar year
VISION CARE			
Vision Care Coinsurance	100%	100%	100%
Lenses, Frames, Contacts, Laser Eye Surgery	\$200 every 24 months	\$200 every 24 months	Nil
Eye Examinations	\$75 every 24 months	\$75 every 24 months	\$75 every 24 months
TRAVEL			
Travel Coinsurance	100%	100%	100%
Out-of-Province/ Country Travel Coverage	\$5,000,000 per incident	\$5,000,000 per incident	\$5,000,000 per incident
SERVICES & SUPPLIES			
Paramedical Practitioners	\$500 per practitioner per calendar year	\$300 per practitioner per calendar year	Nil
Hospital Coverage	Semi-private accommodation to a 14-day maximum	100% coinsurance - Semi-private accommodation to a 14-day maximum	50% coinsurance - Semi-private accommodation to a 14-day maximum
Hearing Aids	\$500 every 5 years	\$500 every 5 years	\$500 every 5 years
Custom Orthotics & Custom Orthopedic Shoes	\$300 combined per calendar year	\$300 combined per calendar year	\$300 combined per calendar year
Medical Services & Supplies	Included up to reasonable & customary amounts	Included up to reasonable & customary amounts	Included up to reasonable & customary amounts
DENTAL CARE			
Option: ☐ Yes ☐ No (Copper)			
Coinsurance	Basic: 100% Major & Child Orthodontics: 50%	Basic: 90%	Basic: 80%
Plan Maximums	Basic & Major: \$1,500 combined per calendar year Child Orthodontics: \$1,500 lifetime	\$1,500 per calendar year	\$1,000 per calendar year
Deductible	Nil	Nil	Nil
Recall Visits	1 every 6 months	1 every 6 months	1 every 9 months
Scaling Units (15 min/ unit)	8 units per calendar year	8 units per calendar year	8 units per calendar year

Benefit programs can be complex and costly. We're here to change that.

The **Immilink Benefits Program** is a one-of-a-kind solution that leverages the group purchasing power of our members to deliver affordable and accessible plans with unmatched value.

By partnering with trusted providers and negotiating on your behalf, we ensure the strongest combination of coverage, service, and support. The program is built to provide quicker, simpler, and more flexible benefits with greater rate stability, helping small and medium-sized employers attract and retain top talent. With premiums fully tax deductible as a business expense, it is not just a benefits program. **It is a smart investment in your people and your organization.**

ELIGIBILITY

- The group must either be a legally incorporated company, sole proprietorship, or partnership, with true employer/employee relationships. PAD required.
- All participating members must have valid Provincial Health Insurance coverage.
- All members must be under age 70 and working a minimum average of 20 hours per week to remain eligible.
- The drug maximum is not applicable in Quebec due to RAMQ requirements. Therefore, it is unlimited coverage with applicable pooling protection.
- Silver+ extends beyond age 70 with a surcharge on Travel Insurance of \$26.17 Single & \$52.33 Couple/Family.
- The employer must contribute to at least 50% of the premiums of the chosen coverage, and all members within a specified classification of employees must be enrolled unless they provide proof of equivalent spousal coverage.
- Members may transfer to Gold after 12 continuous months under the Silver level.
- Copper coverage is Bronze Health without Dental Care.

PREMIUMS

- The stated premiums do not include applicable Provincial Sales Taxes.
- The premium rates change December 1st of each year.

ADDITIONAL BENEFITS

- Additional benefits including Life Insurance, Critical Illness, and Long-Term Disability Insurance, may be available and must be quoted separately.
- The cost of Life Insurance coverage is typically \$5 per month for each \$10,000 of coverage.
- The cost of Long-Term Disability coverage is typically \$2.65 per month for each \$100 per month of coverage.
- The cost of Critical Illness coverage is typically \$8 per month for each \$10,000 of coverage.

ONTARIO

	GOLD	SILVER	BRONZE	COPPER
SINGLE	\$208.93	\$162.16	\$127.80	\$78.03
FAMILY	\$547.40	\$426.99	\$327.05	\$180.15
COUPLE	\$417.83	\$324.34	\$255.68	\$156.05

BRITISH COLUMBIA/ MANITOBA/ SASKATCHEWAN

	GOLD	SILVER	BRONZE	COPPER
SINGLE	\$159.96	\$124.34	\$98.17	\$60.27
FAMILY	\$418.56	\$326.85	\$250.76	\$138.89
COUPLE	\$319.89	\$248.68	\$196.40	\$120.53

ATLANTIC PROVINCES

	GOLD	SILVER	BRONZE	COPPER
SINGLE	\$224.54	\$174.21	\$137.24	\$83.69
FAMILY	\$588.46	\$458.89	\$351.37	\$193.30
COUPLE	\$449.04	\$348.44	\$274.56	\$167.36

QUEBEC

	GOLD	SILVER	BRONZE	COPPER
SINGLE	\$277.18	\$231.38	\$177.56	\$78.03
FAMILY	\$757.95	\$639.21	\$473.95	\$180.15
COUPLE	\$554.30	\$462.83	\$355.21	\$156.05

NUNAVUT/ ALBERTA/ YUKON/ NWT

	GOLD	SILVER	BRONZE	COPPER
SINGLE	\$179.01	\$139.05	\$109.70	\$67.18
FAMILY	\$468.69	\$365.82	\$280.44	\$154.94
COUPLE	\$357.99	\$278.13	\$219.46	\$134.35

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ALBERTA PREMIUMS

	GOLD	SILVER	BRONZE	COPPER
SINGLE	\$179.01	\$139.05	\$109.70	\$67.18
FAMILY	\$468.69	\$365.82	\$280.44	\$154.94
COUPLE	\$357.99	\$278.13	\$219.46	\$134.35

SELECTPATH WELLNESS CONNECTION

GoodLife Fitness Club Corporate Membership

You're Eligible for Preferred membership pricing and benefits:

- 25% savings on all membership types
- Waived enrollment fee (regular fee \$99+tax)
- Corporate rate may be extended to one family member
- Access to over 200 GoodLife Fitness Clubs across Canada
- State-of-the-art cardio equipment
- Free weights and weight machines
- Showers available
- World-renowned Group Fitness classes (select memberships only)
- Professionally trained staff to assist you in achieving your goals
- 24-hour locations (select Clubs only)

