



Eligible Members of COSA - Group Benefits Plan

Reminder Message

We would like to remind you of the following programs and services available to you and your families:

Inkblot – Virtual Mental Health Counselling Services

Inkblot is a provider of video counselling delivered on a secure and encrypted platform. This access is online or the mobile app with the ability to select from a short list of best-matched counsellors (i.e. social worker, psychotherapist, psychologist) based on your unique needs and preferences. You may submit claims for specific counsellors eligible under paramedical practitioners under the RWAM group benefits program. Inkblot counselling fees are competitive amongst other mental health clinics, which would allow your annual maximum eligible under the Equitable policy to stretch further.

Please refer to the attached Inkblot brochure or visit their website at <https://inkblottherapy.com/>

Parachute – Voluntary Optional Life and Critical Illness

Voluntary benefits program that will give you the opportunity to purchase additional Life Insurance and Critical Illness Insurance. The following provides the highlights of this new program:

- Group discounted premium rates
- Coverage for dependents available
- Policies are individually owned by you
- Coverage is portable should you terminate your membership with COSA

Please refer to the attached Parachute brochure for more information.

Preferred Pharmacy Provider Arrangement

Costco

We wanted to remind you that you have access to a preferred pharmacy dispensing fee arrangement through Costco. Should you choose to fill your prescription at a Costco location; the prescription drug reimbursement will be increased from 80% to 90%. In addition, most Costco pharmacies charge a dispensing fee of less than \$5.00 (compared to \$9.99 to \$12.99 charged by other large pharmacy chains), therefore reducing the out-of-pocket cost to you for this portion of your drug expenses.

Please be advised that you do not have to be a Costco member to utilize their pharmacies and the increased reimbursement rate will be applied automatically at the point of purchase. Costco also offers home delivery services in the province of Ontario.

Loblaws Preferred Pharmacy and Eyewear

Through the Loblaw network, you and your eligible family members will have access to preferred pricing on prescription drugs and eyewear, as well as to several general health and nutrition programs and clinical support services for those dealing with specific health conditions.

Under the banners illustrated at the bottom of this page, Loblaw provides competitive drug pricing without compromising the level of convenience or professional services available to you and your family. This arrangement is available at any Loblaw's store that has a Drug Store Pharmacy, which includes Loblaw's, Zehrs, Fortinos, No Frills, Real Canadian Superstore. This offer does not include Shopper's Drug Mart.

Loblaw Companies Limited has over 500 pharmacies nationally operating under several different banners. Our preferred arrangement means that as employees of Inetgrate.ai, you and your eligible dependents using your pay-direct drug card:

- Will be charged a **preferred dispensing fee of \$9.65**, and
- Will see the **mark up on the ingredient cost limited to 9%**



Also available in Dominion stores in Newfoundland and Labrador only. ®/™ Trademarks of Loblaws Inc. © 2013.

In addition, we are also pleased to make a preferred pricing program available for optical products at all Loblaw optical and eyewear locations in Canada. You and your dependents will be eligible for the following discounts at any time:

- 20% off Frames and Lenses ¹
- 5% off Contact Lenses ² with no fitting fees
- 20% off Rx Safety Glasses ³

COSA Eye Care Coverage

COSA recently made changes to their eye care coverage. Coverage will now be up to \$500 per family every 24 months for Paying Members and Grooms on the benefit plan. This will be paid directly by COSA so you will not be able to use your RWAM benefit card to purchase eye care. Paying Members and Grooms will have to submit Eye Care receipts to COSA and they will receive a refund cheque. Receipts can be sent to Stacey Newman stacey@cosaonline.com.

Out of Country Extra Coverage

The RWAM benefit plan covers 120 days out of country travel coverage. If you plan on travelling out of the country for longer than 120 consecutive days you can purchase extra out of country insurance through Securiglobe.

<https://www.securiglobe.com/en/travel-insurance-products/travel-medical-insurance/>

¹ Offer valid only with purchase of both frames and lenses. Does not apply to coatings. Cannot be combined with other store offers/discounts.

² Fitting may be required. Cannot be combined with other store offers/discounts.

Licensing

Just a reminder that all members on the COSA benefit program must keep their AGCO and Standardbred Canada licenses up to date to stay on the benefits.

Please contact your COSA contacts if you have any questions regarding the COSA Benefit Program:
stacey@cosaonline.com or cathy@cosaonline.com