OnePack Plan™ Presents:

The *Insider's Guide* to Getting the *Most* Out of Your Benefits

Whether you've just selected your employee benefits or you're in between enrolment periods, it's always a good time to better understand all the benefits that may be available to you.

In fact, some of the most valuable benefits employees enrol in often go underutilised throughout the year. This is particularly true for offerings like pet insurance, which is one of the fastest-growing benefits but also one of the least utilised despite being among the most requested. This little paradox reveals a big truth about workplace benefits: The hardest part isn't always getting them; it's actually using them.

93% of Canadian employees say that benefits directly influence workplace satisfaction.[1]

Nearly 50% of employees are dissatisfied with communications around their benefits.[2]

But a staggering **77% of Canadian professionals** are underutilising their workplace benefits.[3]

This guide helps you change that! This guide will help you learn how to ***get the most from the benefits you might already have***, with insider tips on benefits you might not even know existed.

Understanding employee benefits: more than just "*extra insurance*"

Most employees think of wellness benefits as optional add-ons to their core benefits package. But this misunderstanding is why so many dollars in benefit value go unclaimed each year.

Here's what they really are: **employer-vetted, group-discounted services that help protect you from life's most expensive surprises.** They give you access to services you'd likely pay much more for on your own.

Think of them as workplace perks beyond the basics—the additional protections and services your employer offers on top of standard health insurance and retirement plans. While you typically pay for these yourself (often at group discount rates), they can help provide important coverage options.

Here's a quick look at what makes wellness benefits different from your core benefits like healthcare or retirement plans:

- ✓ You often choose which ones you want (unlike health insurance, which is often required).
- ✓ You often get a discounted group rate through your employer.
- ✓ They can help fill specific gaps in your financial safety net.
- ✓ They're often very customisable to help in different life situations.
- ✓ They can help provide easier access to services that you may need to purchase anyway.

Some benefits you may be *underutilising:*

As we mentioned earlier, 77% of Canadian employees report underutilising their benefits.
Let's explore some benefits you may be overlooking.

1. Legal benefits

Legal benefits could include a variety of resources, from identity protection to financial education. **Below are some examples of legal benefits you may have access to.**

- **Identity protection** to set up credit monitoring, prevent fraud, and more.
- **Financial security** for tax matters, debt resolution, and reviewing contracts.
- **Estate planning and trusts**, including setting up pet trusts, to ensure your animals' future care is accounted for.
- **Real estate support** for reviewing documents, helping you close on a home, or understanding your rights as a tenant.
- **Family protection** for adoption assistance, custody arrangements, and elder care planning.

2. Wellness perks

Modern wellness programs offer far more than gym discounts—that can be comprehensive health support systems that potentially provide **access to expensive services at reduced costs**. Your benefits might include:

- **Professional coaching** from registered dietitians and health experts.
- **Mental health support** through counselling and stress management.
- **Preventive care**, including sleep programs and health assessments.
- **Chronic condition management** and specialist coordination.
- **HCSA options** for tax-advantaged payments on qualified services.

3. Well-being apps or virtual programs

From meditation apps to virtual counselling, you may have access to tools that could have real impact in your everyday life:

- **Immediate care** in diagnosing minor illnesses, assessing minor injuries, and refilling prescriptions.
- **Ongoing support** for mental health counselling and checking in on any chronic conditions.
- **Family care support** for pediatric questions, senior care guidance, and general health advice.
- **Specialist access** for things like dermatology consultations, nutritionist visits, and second opinions.

4. Financial education and resources

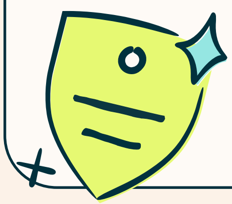
Outside of your registered retirement savings plan (RRSP), you may have access to other financial resources, like education or tools:

- **Personal coaching** to get one-on-one financial guidance and debt management strategies.
- **Education and planning** to learn the basics of investing, retirement modelling, and tax strategy.
- **Crisis prevention** for emergency fund planning, debt counselling, and credit monitoring.
- **Life event planning** for home-buying guidance, family financial planning, and college savings.

5. Pet insurance

This is where **we're the experts**. With nearly half of Canadian professionals reporting that they'd leave a current employer for a more pet-friendly workplace, we feel this is a **valuable benefit** for employees.[5]

Many view pet insurance solely as emergency coverage, missing its potentially missing the **significant support** it can provide.



Modern pet insurance typically offers coverage options like:

- **Accident and illness coverage** for unexpected injuries, diseases, surgeries, and emergency care needs.
- **Optional preventive care add-ons** for routine checkups, vaccinations, and annual exams.
- **End-of-life care coverage**, including final respect services.
- **Age-independent pricing** that ensures your premium never increases based on your pet's age.
- **Diminishing deductibles** that reward loyal members over time.

Ways you can *utilise* pet insurance

Consider a plan for preventive care

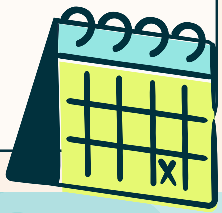
Create a financial and care timeline specific to your pet's needs. Start by mapping out your pet's annual health requirements—from routine vaccinations to dental cleanings—and align these with your insurance coverage. Use this information to help build a targeted savings plan that accounts for paying expenses at the vet before filing a claim for reimbursement. Consider factors like your pet's breed, age, and specific health needs when determining your monthly savings target. For example, if you know your dog needs annual dental cleaning, factor in both what your insurance covers and what you may need to save to meet any deductible or co-insurance requirements. Simple planning like this helps ensure you're prepared for both routine care and any unexpected health needs that arise throughout the year.

Get organised for super-efficient claims

Develop a simple system for managing veterinary records and claims. Keep digital or physical copies of all veterinary receipts and relevant medical records. OnePack Plan's mobile app can serve as your digital organiser, securely storing all your pet's medical records, receipts, and claim documentation in one place. No more searching through paper files or multiple digital locations—everything you need for claims submission is organised and accessible through the app.

Set up your payment process

Check what payment options your pet insurance provider offers through your employer's benefits system. Setting up automatic payments not only helps simplify premium management but also helps you avoid gaps in coverage. Consider organising your pet insurance alongside your other workplace benefits for easier financial planning.



Know your coverage

Understanding your policy details is crucial for maximising your pet insurance benefits! Pay particular attention to the distinction between wellness coverage and accident/illness coverage—these typically have different deductibles, reimbursement levels, and waiting periods. Review all coverage levels and included services carefully, noting which services fall under each category. For instance, routine vaccinations and annual check-ups typically fall under wellness coverage, while unexpected injuries or illnesses are covered under your accident/illness plan. When evaluating coverage, remember that modern pet insurance through workplace benefits programs can help offer important coverage options. For example, OnePack Plan offers coverage regardless of breed and may include options for pre-existing conditions after specific waiting periods, particularly for larger employer groups.

Making your benefits work for you: *taking action*

Think of your benefits package like a toolkit— its value comes from actually using the tools. Every benefit we've covered represents an opportunity to help protect your financial health, support your well-being, and make life easier. The key is moving from understanding to action.

Here are simple ways you can potentially maximise more of the benefits available to you:

- Read through all the benefits available to you to identify what would be most helpful.
- Download apps or bookmarks portal to benefits you're interested in utilising.
- Schedule your first consultation or service.
- Create your benefits calendar with key deadlines and review dates.
- Start using preventive services before you need them.
- Stack complementary benefits together for maximum value.
- Review your HCSA allocations to ensure you're not leaving money on the table.

"Let me 'paws' for a second to clear up a big misconception about pet insurance—that it's just for emergencies. ***The most successful pet parents we work with are the ones who think bigger picture about their coverage.***

Once you sync up your pet's health calendar with your coverage and get those payroll deductions set up, you're helping to set your pet up for a healthier life."

Lucy Battiston
Business Development Executive
OnePack Canada

Looking ahead: the evolution of *employee benefits*

Just as you wouldn't want to face a health emergency without insurance, protecting your pets with coverage helps ensure you can always provide the care they need. Modern pet insurance goes beyond emergency coverage, including preventive care, prescription medications, and behavioral services.

OnePack Plan helps make it simple for employers to offer this protection through group rates and streamlined administration. Employees gain access to pet coverage options that work seamlessly with their other benefits—easy to use, cost-effective, and designed for real life.

To learn more about OnePack Plan and group pet insurance at your company, reach out:

inquiries@onepackplan.ca • OnePackPlan.ca

OnePack Plan™

Research Notes

[1] https://www.benefitsandpensionsmonitor.com/benefits/group-health/survey-shows-cost-and-awareness-gaps-hinder-access-to-voluntary-insurance-in-canada/391972

[2] https://www.talentcanada.ca/three-quarters-of-canadian-professionals-arent-fully-using-their-workplace-benefits/

[3] https://www.talentcanada.ca/three-quarters-of-canadian-professionals-arent-fully-using-their-workplace-benefits/

[4] https://www.ctvnews.ca/business/article/canadians-not-prepared-for-estate-planning-end-of-life-arrangements-survey

[5] https://www.benefitscanada.com/news/bencan/half-of-dog-owners-would-leave-employer-for-more-pet-friendly-company-survey/

The information herein is summarized. All pet insurance plans have limitations and exclusions. Specific products, features, rates, and discounts may vary by province and territory, eligibility, and are subject to change. For full plan terms, conditions, limitations, and exclusions, please visit: https://www.onepackplan.com/en-ca/termsandconditions/