

If you work for a law firm, we work for you

The Lawyers Financial
employee benefits program



**LAWYERS
FINANCIAL**

Why choose Lawyers Financial?

For more than 45 years, we've been helping lawyers, their families, and their employees build and protect wealth.

Founded by lawyers. Governed by lawyers.

Our board of directors is made up entirely of lawyers, representing every province and territory. We understand the unique needs of the Canadian legal community because we're part of it.

Not-for-profit means superior value

As a not-for-profit organization, we exist to serve your interests—not shareholders or quarterly earnings. That structure allows us to provide pro bono financial planning and sponsor investment and insurance solutions that support your practice, your people, and your life beyond work.

A firm commitment

Running a law firm means more than practicing law. It means managing people, paperwork, expenses, and expectations...often all at once.

The Lawyers Financial employee benefits program combines meaningful coverage with streamlined administration, helping firms support their teams while spending less time managing benefits behind the scenes.

For your firm

- Competitive pricing
- User-friendly digital administration
- Paperless billing and automated payments
- Six plan options to choose from
- Benefits that support attraction and retention
- Support for employee wellness and financial security

For your team

- Coverage that supports overall well-being
- Built-in counselling services
- Digital access to benefits and claims information
- Flexible spending and wellness account options
- Access to preventive care and virtual healthcare services

Coverage designed for law firms

Every firm is different. Some prioritize broader coverage and long-term employee support. Others want a more foundational plan that balances protection and cost control.

That's why the Lawyers Financial employee benefits program offers **six coverage levels** to choose from. Designed for firms with three or more employees, the program makes it easy to find coverage that fits your team's needs and your firm's budget.

All six plans include:

- Digital claims submission
- Online plan administration
- Employee assistance program to support your team's mental health
- Optional health spending and wellness accounts
- New employee opportunity to purchase up to \$25,000 in evidence-free optional critical illness insurance
- New employee opportunity to purchase up to \$20,000 in evidence-free optional life insurance

Six plans to choose from

Comprehensive coverage for firms seeking broader protection and enhanced employee support

Premier

Our highest level of coverage, combining comprehensive life and disability insurance with enhanced health and dental coverage.

Enhanced Plus

Most popular among law firms

Comprehensive coverage that combines health and dental benefits with life insurance and long-term disability protection.

Meaningful coverage with an eye on cost efficiency

Enhanced

Comprehensive health and dental coverage with built-in life insurance.

Select

A practical option that combines life insurance and long-term disability protection with moderate health and dental benefits.

Streamlined coverage for firms seeking foundational benefits

Essential

Everyday health and dental coverage with built-in life insurance—for firms seeking a simpler benefits plan.

Core

Income protection-focused coverage featuring life insurance and long-term disability insurance.

Benefits your team can count on



Everyday health coverage

Depending on your plan, coverage may include:

- Prescription drugs
- Dental care
- Vision care
- Orthodontics
- Paramedical practitioners
- Counselling services
- Hospital coverage
- Private duty nursing

Coverage levels vary by plan.



Mental health and wellness support

All plans include an employee assistance program that provides confidential counselling services for employees and eligible family members.

Plans with extended health coverage also include enhanced support through paramedical practitioner coverage and wellness-focused resources.

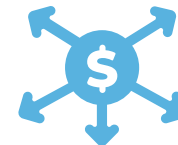


Income protection

Plans with long-term disability coverage help protect employees' income if an illness or injury prevents them from working.

For lawyers, long-term disability coverage includes own-occupation protection to age 65.

Life insurance coverage is also built into every plan, helping employees and their families maintain financial stability when it matters most.



Flexible spending options

Firms can supplement coverage with flexible spending accounts that help employees personalize their benefits based on their needs and priorities.

- **Health spending account (HSA)**
A flexible way to reimburse eligible medical and dental expenses not fully covered under the plan.
- **Wellness account**
A taxable spending account that can help employees offset wellness-related expenses such as fitness memberships, sports equipment, or daycare costs.

Compare coverage options

	Premier	Enhanced Plus	Enhanced	Select	Essential	Core
Benefit	Elite-level protection	Comprehensive coverage plus LTD	Comprehensive coverage	All benefits starter plan	Best coverage without LTD	A focus on life insurance and LTD
Life and accidental death & dismemberment (AD&D)	2x salary to a maximum of \$210,000*	\$25,000*	\$25,000*	\$25,000*	\$25,000*	2x salary to a maximum of \$210,000*
Non-taxable long-term disability (LTD)	\$4,250/month*	\$4,250/month*	Not included	\$4,250/month*	Not included	\$4,250/month*
Extended health care	90% drug coverage with no maximum \$350 vision \$750 per paramedical provider	80% drug coverage with no maximum \$300 vision \$750 per paramedical provider**	80% drug coverage with no maximum \$300 vision \$750 per paramedical provider**	80% drug coverage to a maximum of \$10,000 \$250 vision \$500 per paramedical provider	80% drug coverage to a maximum of \$10,000 Vision not included \$300/\$600 per paramedical provider	Not included
Dental	90% basic 60% major/orthodontic \$1,750 max \$1,750 orthodontic	80% basic 60% major/orthodontic \$1,500 max \$1,500 orthodontic	80% basic 60% major/orthodontic \$1,500 max \$1,500 orthodontic	80% basic 50% major \$1,500 max	80% basic \$1,000 max	Not included
Employee assistance program	Included	Included	Included	Included	Included	Included
Health spending account (HSA) and wellness account	Optional	Optional	Optional	Optional	Optional	Optional

*This maximum value is for evidence-free coverage. With medical underwriting, firms can provide employees with up to \$1,000,000 of life and AD&D coverage and LTD coverage up to \$10,000/month.

**In the Enhanced and Enhanced Plus plans, there is a \$1,200 combined annual maximum for paramedical services from a chiropractor, kinesiologist, kinesiologist, massage therapist, and orthoherapist.

We're here to help.

Talk to your advisor to get a quote and learn which option is most closely aligned with your team's needs and your firm's priorities.

Designed for low-touch day-to-day administration

The Lawyers Financial employee benefits program is administered through Desjardins' online platform, giving firms and employees access to practical digital tools that support day-to-day plan management.

For plan members

Employees can:

- Submit claims online or through the OMNI mobile app
- Access digital drug cards
- Track claim payments
- View coverage details
- Manage direct deposit information

Plan members also have access to digital wellness and support resources, including counselling services and health information tools.

For plan administrators

Law firms can:

- Add and manage plan members online
- Track enrollment status
- Access billing information
- View transaction history
- Manage absences and leaves
- Access online training resources

Leading a firm is a full-time job.

Managing your plan shouldn't feel like a second one.



Frequently asked questions

How will billing work?

All billing and payments are paperless and automatic.

Plan administrators receive a monthly email from Desjardins advising when invoices are available through the administrator portal. Premiums are automatically debited on or around the 15th of each month.

Can employees submit claims online?

Yes. Employees can submit claims online through the Desjardins website or OMNI mobile app, where they can also track payments and access digital drug cards.

Can firms choose different coverage levels for different employee groups?

Yes. Firms may offer different plans for different employee classes, provided each class includes at least three employees.

What optional benefits are available?

Optional benefits may include:

- Health spending account
- Personal wellness account
- Optional life insurance (Employee & spouse)
- Optional accidental death & dismemberment coverage (Employee)
- Optional critical illness insurance (Employee, spouse and children)

Will employees need to complete medical underwriting?

Base coverage is available to all employees without medical underwriting during the employee's 31-day enrollment period.

During that same period, employees may qualify for up to \$20,000 of optional life insurance without medical underwriting, and employees and their eligible family members may qualify for up to \$25,000 of optional critical illness coverage without medical underwriting.

Employees seeking life insurance and long-term disability insurance beyond the base benefit may apply for additional coverage at any time, subject to medical and financial underwriting.

Supporting your firm beyond employee benefits

Employee benefits are just a start. We're here to support you behind the scenes with ideas and solutions that put your business first.

Pro bono financial planning

You're not just practicing law.

You're running a business.

Think of your financial planner as a consultant—they can help you manage your cash flow, invest in yourself and your team, and balance your immediate professional obligations with your long-term personal goals.

Business expense insurance

How long could your practice continue if you, your partner, or a key lawyer on your staff were temporarily sidelined by a disability? Business expense insurance protects your payroll, rent, property taxes, and more—and it costs less than you might imagine.



DBplus—the defined benefit pension plan for law firms

What better way to complement your employee benefits plan than with a pension plan that promises reliable retirement income for life? There are no hidden fees or overhead costs. Your firm simply matches employee contributions—providing a powerful benefit with minimal complexity.

Office insurance

Whether your team works in person, remotely, or some combination of the two, protect your space and equipment with insurance customized for whatever and wherever your workspace may be: home, a coffee shop, the train, or even an actual office.

This guide provides a brief overview of the employee benefits program sponsored by Lawyers Financial and lists other products and services sponsored by Lawyers Financial. It does not constitute part of any contract. Employee benefits plans are underwritten by Desjardins Financial Security Life Assurance Company.

Put the power of not-for-profit to work for your firm.

Trust our team to help yours.

Planning, investments, and insurance for
Canada's legal community.



lawyersfinancial.ca