

# Your Care Guide



*Program eligibility: Starting June 1, 2026, Maple Virtual Services will be included with all new policies for primary insured aged 18 and above, with one access per policyholder. Existing policies with Maple will transition to the new Maple offering.*

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# Everything you need to get the most from your Maple benefits.

This is your Maple Care Guide. It is designed to help you understand what is included in your program and how to use it when you need it.

Whether you are managing an everyday health concern or simply want to stay on top of your well-being before anything becomes urgent, this guide walks you through what you have access to and how to get started.

## Your program

What's included in your coverage and how it works

## How to access Maple

Everything you need to register, log in, and invite your family

## Your services

Detailed information on each service available to you

## FAQs

Answers to common questions about using Maple



# Primary Care + Maple's Member Assistance Program



## What you have access to:

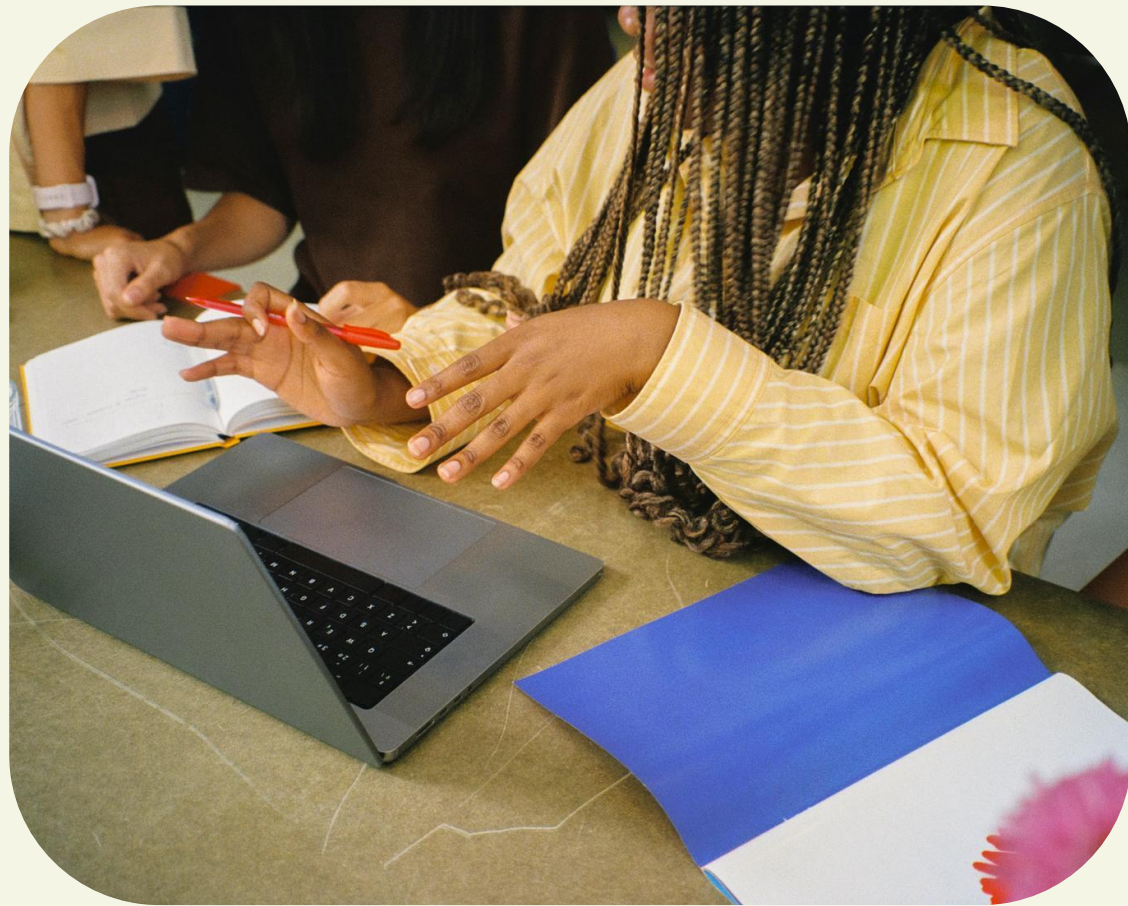
You have access to four (4) Primary Care visits per year through Maple 24/7/365, which can be shared with your eligible dependents, plus comprehensive mental health and everyday life resources through Maple's Member Assistance Program. The Assistance Program connects you with counselling support for the challenges that matter most to you, and also gives you access to legal consultations, financial guidance, work-life resources, digital self-care tools, and 24/7 crisis support.

## Your coverage consists of:

- **Primary Care** – Four (4) visits per year with doctors and nurse practitioners 24/7/365
- **Maple's Member Assistance Program** – Three (3) hours of counselling per year plus unlimited legal, financial, and work-life resources (childcare, elder care, relocation), digital self-care tools (CCBT), and well-being coaching
- **CCBT** – Self-guided digital therapy programs for anxiety and depression (included through Maple's Member Assistance Program)
- **Expert Medical Opinions** – Specialist record review and second opinion to support informed treatment decisions for those navigating a complex diagnosis (available to the person insured under a Critical Illness (CI) policy only — does not extend to dependents)

# How to Access Maple

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*Virtual Services by Maple is a non-contractual benefit and is subject to program availability. Products or services offered may be subject to change. Maple Corporation is the provider of the virtual care services available with ivari policies. The Member Assistance Program (MAP) is a third-party offering delivered by ComPsych Corporation ("ComPsych") through the Maple platform. Maple does not own or control ComPsych's MAP services, and use of the MAP is subject to ComPsych's Terms and Conditions and Privacy Policy. Professional certifications and / or qualifications may vary. ivari and its affiliates are not liable for the quality or availability of the products or services offered by Maple Corporation, ComPsych Corporation, or any of their respective affiliates. Maple Corporation and ComPsych Corporation are not agents or brokers of ivari.*

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# How to access Maple

Getting started with Maple is quick and easy.

Follow the instructions below to create your account and access the care you need.

## Register Using Your Custom Registration Link

What you'll need: ivari's custom Maple URL · Your ivari policy number · A valid email address

1

Visit your ivari custom URL: **getmaple.ca/ivari**

2

Enter your ivari policy number when prompted.

3

Complete your profile details.

4

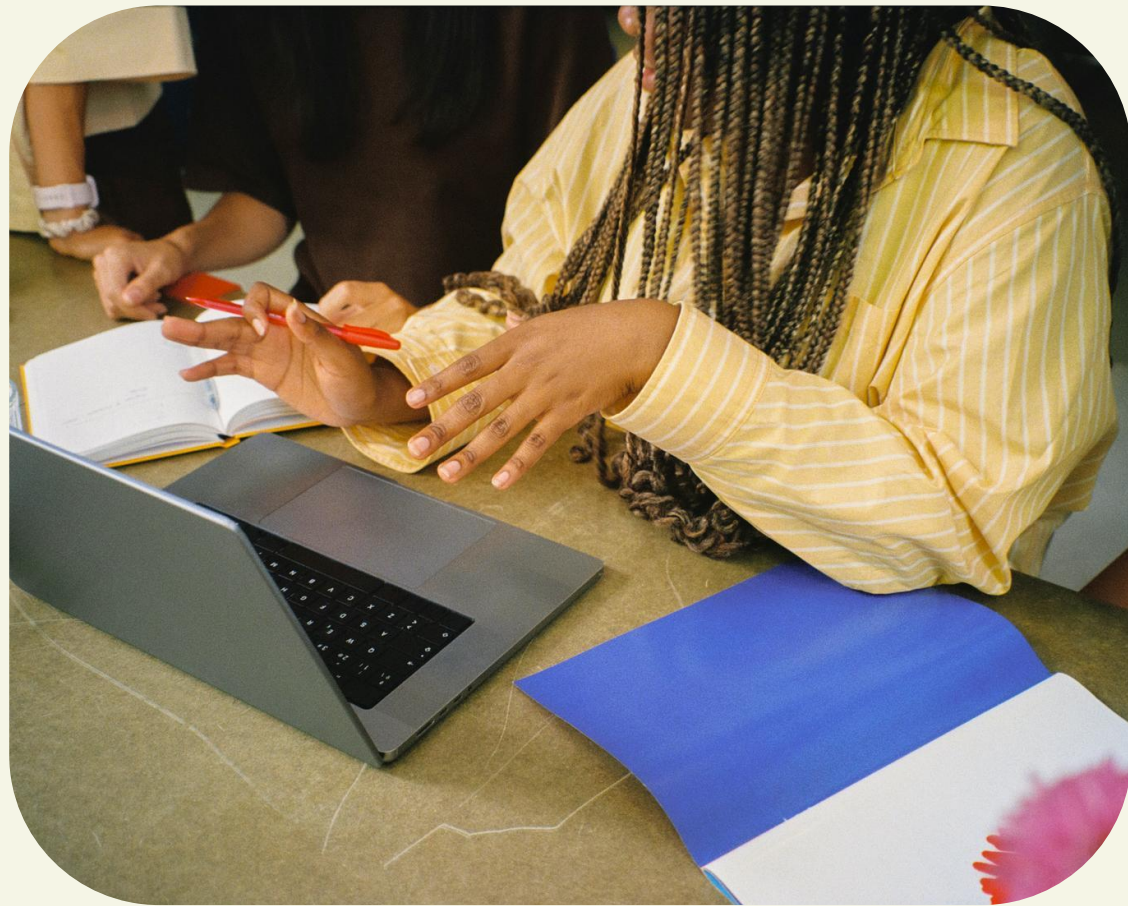
Create a secure password. Review and accept the Terms of Use and Privacy Policy.

5

Verify your email address by clicking the link sent to your email.

# Product Overviews

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# Primary Care

For your everyday health concerns

Primary Care from Maple connects you with Canadian-licensed doctors and nurse practitioners. Whether you're managing a cold, need a prescription refill, or want medical advice, you can consult via secure text, audio, or video in English or French. Consultation requests are reviewed by primary care providers using our AI Intake Assistant, which gathers key information prior to your consultation to help providers understand your needs and determine next steps.

You get comprehensive care that includes prescriptions, lab requisitions, specialist referrals, and more. Your digital health records stay with you across consultations and can be shared with your family doctor, ensuring continuity of care. Share your coverage with your partner, children, or dependents so everyone in your household can access the care they need when they need it.



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# Primary Care

## Here's what's included

- Direct access to Canadian-licensed providers — consultation requests reviewed by doctors and nurse practitioners who can diagnose and treat
- Flexible consultation options — choose secure text, audio, or video based on what works for you
- Physician-led triage — consultations are reviewed by a doctor or nurse practitioner
- Comprehensive medical services — get diagnosis, prescriptions, lab requisitions, specialist referrals, and medical advice
- Centralized digital health records — store, manage, and share consultation notes with your family doctor in-app
- Whole household coverage — your partner and children (dependents) all get access

## How it helps

### A complement to your family doctor, not a replacement

Maple is not intended to replace your family physician. It gives you a way to manage health concerns that come up when you cannot get in to see your family doctor, and because your consultation notes can be shared directly with them, your care stays connected.

### Care that follows you across consultations

Your health records are stored in your Maple account and carry forward each time you consult, so providers have the context they need to support you without you having to repeat your history from scratch.

### A starting point when you are not sure what you need

If you have a concern but are unsure whether it needs a prescription, a lab test, or a referral to a specialist, a consultation on Maple helps you figure out the right next step without having to navigate the healthcare system on your own.

# Maple's Member Assistance Program

Support for life's challenges, big and small

The Maple Assistance Program gives you access to mental health and wellness support directly through your Maple account. When you are dealing with stress, anxiety, relationship issues, financial concerns, legal questions, or just need someone to talk through what is going on, you can connect with trained counsellors, well-being coaches, legal consultants, and financial experts through phone, video, or in-person appointments with a large national network of providers, with services available in both English and French.

## Welcome to your Maple Assistance Program

### Your well-being matters, and you've got support.

You have the tools to navigate whatever's on your mind.

#### Your Maple Assistance Program includes:

- Counselling
- Well-being coaching
- Crisis support
- Digital cognitive behavioural therapy (CBT) tools
- Work and life services, including legal and financial support
- Resources for everyday challenges



#### Chat with your Customer Support Team

Available 24/7 at 1-877-315-2276 or via live chat every day from 7am to 10pm EST.

[Go to your Maple Assistance Program](#)

## Here's what's included

- Counselling — issue-based sessions with trained counsellors to address the challenges that matter most to you
- Legal consultations — phone-based legal information, plus an optional referral to a local lawyer that includes one free 30-minute consultation and a 25% discount on standard fees where applicable
- Financial information — telephonic support covering personal finance questions and planning topics
- Work-life resources — digital resource lists for childcare, elder care, pet services, relocation, housing, and everyday life needs
- Digital self-care tools (CCBT) — interactive cognitive behavioural therapy programs for depression, anxiety, stress, chronic pain, sleep, and overall wellbeing
- Well-being coaching — sessions focused on nutrition, sleep, weight management, stress management, burnout, and resilience
- Crisis support — 24/7 crisis assessment and triage when you need immediate help

## How to Access

1. Log into your Maple account through the app or web and select the Member Assistance Program tile from your dashboard.
2. Set up your account.
3. Once inside the program navigate through the app to access the services you need. All phone-based services are reached through a single central number available through your account. Call 1-877-315-2276, this number is available 24/7.

## How it helps

### Help that meets you where you are

Whether you need immediate crisis support, want to talk through a challenge that has been building, or just need practical guidance on legal or financial questions, you can connect with experts through whatever format works best, phone, video, or face-to-face.

### Comprehensive support beyond counselling

Alongside counselling, you have access to legal and financial consultations, work-life resources, digital tools for managing anxiety and sleep, and well-being coaching that helps you build lasting habits around stress management and resilience.

### Confidential care that is always available

With access to trained professionals and strict confidentiality, no personal information about your participation is shared with ivari without your permission.

# Primary Care FAQ

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## **Is there a limit to what primary care practitioners can do on Maple?**

Primary care practitioners on Maple can treat a variety of common health issues virtually. However, not all requests are suitable for virtual care. Requests on Maple are reviewed by primary care practitioners who will assess your symptoms and medical history to determine if your medical issue can be safely treated through a virtual visit.

Maple should not be used for medical emergencies. If you believe you have a medical emergency, please call 911 or go to the nearest emergency room.

Our primary care practitioners cannot legally prescribe narcotics or controlled drugs.

## **Who are Maple's primary care practitioners?**

Maple primary care practitioners are Canadian-licensed doctors and nurse practitioners qualified to diagnose and treat a variety of common health issues.

## **Can I get prescriptions?**

At the discretion of your treating primary care practitioner, prescriptions may be issued to treat your health concern. If you receive a prescription, you will have the option to pick it up at any pharmacy or have it delivered to your doorstep.

## **Can I get requisitions for lab work or diagnostic imaging?**

At the discretion of your treating primary care practitioner, requisitions for lab work or diagnostic imaging may be issued to diagnose and treat your health concern. Secure electronic forms are generated on Maple and can be printed and taken to any local lab / non-hospital imaging centre for testing. Results will be uploaded to your Maple medical record and follow up care can take place virtually on Maple or with your family physician.

## **Can I get referred to a specialist?**

At the discretion of your treating primary care practitioner, specialist referrals may be issued with the aim to find you a specialist in your local area. You'll be notified of the specialist you were referred to and their office will contact you to schedule an appointment. Please note that wait times may vary based on public system availabilities.

# Primary Care FAQ

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## **Does Maple replace my family physician?**

Maple is not intended to replace the care of a family physician. Maple can be helpful for those who do not have a family physician and for those who do, Maple provides a way to manage primary care issues that arise when you can't get in to see your family doctor.

## **Can I request a specific primary care practitioner?**

Maple selects the next available primary care practitioner to start your visit as quickly as possible.

# Frequently Asked Questions

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## About Maple

### What is Maple?

What started with the goal to reduce emergency room congestion has grown into a leading platform connecting patients to a diverse network of healthcare practitioners, helping millions of Canadians take control of their health.

### How does Maple work?

Sign up, request a visit and connect with a Canadian-licensed doctor or nurse practitioner anytime, anywhere via secure text, audio or video. Then, get your care plan or prescription, pending a diagnosis and the practitioner's discretion. We'll be there for you every step of the way.

## Privacy & Security

### Is my information private on Maple?

Yes. Our systems are built and maintained to specifically meet applicable Canadian laws and regulations. To read our full Privacy Policy, visit [getmaple.ca/privacy](https://getmaple.ca/privacy).

## Technical & Device Support

### Which devices can I use to access Maple?

Access Maple on your smartphone, tablet, or computer. Download the app for iOS and Android, or sign in via any modern web browser.

# Frequently Asked Questions

## Managing Your Account & Family

### **Can I add family members to my account?**

Yes, Maple's quick and convenient access to care is available for your eligible dependents. Eligible dependents are anyone for whom the person insured is legally authorized to make healthcare decisions (e.g., a partner, a child under 18, or an elderly dependent). "Partner" means a person with whom the Insured is (a) legally married, (b) in a civil union, (c) in common law relationship, (d) live together in domestic partnership, or in an adult interdependent relationship and either have lived together for at least one (1) year or are together the parents of a child.

### **When can I access Maple?**

Maple is accessible 24/7 from any smartphone, tablet, or computer. Service availability may vary depending on the program, so refer to the Your Program section for details on what's included in the specific plan.

Primary care programs include one visit per day with a primary care practitioner.

## Getting Started & Registration

### **I already have a Maple account. How do I add my new coverage?**

Log out of your current account by visiting [app.getmaple.ca/logout](https://app.getmaple.ca/logout). Follow ivari's registration process – Visit [getmaple.ca/ivari](https://getmaple.ca/ivari). When you reach the registration page, click "Sign In" at the top right corner. Log in with your existing Maple username and password. Your new coverage will automatically link to your existing account.

### **My verification information isn't working. What's wrong?**

If you're having trouble verifying your information when trying to register: Double-check that you're entering your unique identifier exactly as it appears on your documents (e.g., policy number). Try different formats if applicable – For example, try with or without dashes or spaces. Still not working? Connect with Maple customer support via chat through the app.

# Frequently Asked Questions

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## Using Maple Services

### **How long will it take to hear from a provider?**

When you submit a request, you'll see the typical response time displayed on your waiting room screen. The displayed time is an average, and your actual response time may vary based on your location, time of day, request volume, and the type of healthcare provider you're requesting to speak with. You'll receive a notification by email or text when a healthcare provider is ready to start your visit.

### **When should I NOT use Maple?**

Maple should not be used for medical emergencies. If you believe you have a medical emergency, please call 911 or go to the nearest emergency room. Examples of emergencies include chest pain, difficulty breathing, severe injuries, or stroke symptoms.

### **What happens if my request isn't suitable for virtual care?**

If one or more providers determine your request is not appropriate for virtual care, you'll receive a clear explanation of why and recommended next steps to guide you toward the most appropriate and safe way to get care. You can view this information in your consultation summary.

Have more questions?  
We're here for you.

Visit [helpdesk.getmaple.ca](https://helpdesk.getmaple.ca) or use the chat feature in your Maple app or on the website.