

Better Benefits

Get a great
benefit plan for
your employees.



**GROUP INSURANCE
PLANS FOR
SMALL BUSINESS**



Group benefits broker services for you and your staff

A group insurance broker acts as an intermediary between the client and insurer. The group broker's responsibility is to match those seeking extended health and dental benefits with insurance companies that most closely meet the client's needs.

Group brokers can seek the group benefits plan best suited for their client, from a variety of sources. Our responsibility is to work with you to find the right fit.

A few of the companies whose benefit products we can offer:

- Canada Life
- Green Shield Canada
- Equitable Life
- Benefits by Design
- Manulife Financial
- Sun Life
- Empire Life

Additional services we provide:

Plan design and implementation

- Work with you to design a group benefits plan that suits the needs of your organization
- Solicit quotes from group benefits suppliers that best meet your member's or employee's needs
- Prepare a market study that compares the quotes on an equal basis

Plan reviews

- Annual review of service rates, employee changes and industry or government developments
- When appropriate, We will take your group benefits plan to market to make sure the rates and benefits continue to be competitive Strategic approach to market comparisons

Ongoing consultation and support

- Answer questions and handle concerns regarding claim payments
- Help ensure payments are handled efficiently

Individual employee consultations

- Individual consultations for every employee and their family, if requested
- Opportunity for your employees to discuss important personal and specific planning needs and to understand how their group benefits plan integrates with their individual financial security plans
- Convenient, flexible, no-cost consultations



Additional services

- Retirement planning
- Group retirement plans
- Educational Saving
- Disability protection
- Individual and Corporate Life Insurance
- Savings and investing plans

Employee benefits as an alternative to salary increases

An attractive overall compensation package can help protect an employer's most valuable asset: your employees. With government cutbacks and increasing drug, hospital and paramedical costs, giving your employees a pay increase isn't always the most cost-effective compensation method. Insurance premiums are usually not taxable and result in a larger net benefit to the employee when claims are made.

15 ADVANTAGES OF GROUP INSURANCE

- 1 Life insurance and disability insurance can provide a corporate policy in the event of an employee's death or injury/illness
- 2 Accidental death and dismemberment benefits can provide a lump sum payment to help ease changes in lifestyle as well as unexpected deaths.
- 3 Provides 24-hour coverage for all benefits, including disability insurance.
- 4 Health and dental coverage helps keep medical costs down for plan members
- 5 Provides out-of-country emergency care for business or pleasure, so the need for individual travel insurance is reduced.
- 6 Drug coverage is available by submission of receipts or through convenient pay-direct drug cards.
- 7 Employee assistance programs provide 24-hour counseling services.
- 8 Employees get guaranteed levels of coverage without having to submit medical evidence.
- 9 Conversion privileges are available for both life and disability insurance products, in some cases.
- 10 Less expensive than a raise because there are no additional increases in CPP, EI or WCB payments, and premiums can be tax-deductible.
- 11 Helps attract and retain key employees.
- 12 Can increase productivity, morale and the quality of employees' work.
- 13 Healthier employees reduce turnover and absenteeism.
- 14 Employees and employers receive benefits without having to belong to an association, where membership fees are usually required.
- 15 Group benefits are an investment in a company's well-being, rather than an expense.

Other group benefit solutions for a diverse workplace

In addition to the standard products covered under a group benefits plan, there are a number of other healthcare benefits that are available to meet the growing needs of the Canadian workforce.

Health Care Spending Accounts for owners and employees that provide flexibility and cost-effectiveness for medical and dental expenses.

Provincial health insurance replacement coverage

For companies who look outside of Canada to enhance their personnel, this product is designed to temporarily replace provincial health coverage until the plan member and their dependents are eligible for government coverage.

Coverage for U.S. based employees of a Canadian organization

This coverage is available for U.S.-based plan members who reside full time in the United States. It includes a full complement of benefits, from life insurance to full health and dental coverage.

Coverage for Canadian organizations with employees working abroad

Coverage is available for expatriates, including rotational workers and third-country nationals, who are plan members of Canadian organizations working outside Canada or the United States. It also includes a full complement of benefits, from life insurance to full health and dental coverage.

Employee assistance plans (EAPs)

A healthy workforce is essential in maintaining an edge in today's competitive marketplace. An employee assistance plan can help your plan members and eligible family members cope with difficult personal situations before they spiral out of control. An employee assistance program can help prevent absenteeism, reduce stress and poor emotional health and enhance workplace effectiveness.

Group critical illness insurance

Statistics show the chance of contracting a serious illness is more common than most people think. The financial support offered by group critical illness insurance allows plan members who become critically ill to focus on recovering and managing their health.

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*As a dynamic spousal partnership, we offer the synergy of two advisors in one office.
We will work with you to provide personalized advice and attentive service.*



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Serving clients throughout British Columbia, Alberta and the Yukon.