

Group Health & Dental Benefits

A successful employee benefits program is your cornerstone to hiring and keeping quality people.

Whether you have; a small, large staff or multi-tiered organization, providing the appropriate benefits and incentives can be an important element in candidates' evaluation of your compensation program and their future as well as employee retention.

Insurance Services Also Available:

Auto, Home, Apartment, Condo, Seasonal Residential, Life, Income Protection (Disability), Office Overhead Plans, Critical Illness, Travel, Professional Liability, RRSP, Partnership/Corporate Buy Sell Agreement Insurance.

The Advantages of Providing an Employee Benefit Plan

It is a safety net for you, your employees and your respective families against the financial problems caused by unexpected health & dental expenses. The incentive of tax-free* health and dental coverage rather than paying these expenses with after tax dollars. A tax deduction for you the employer. Ease of administration and a fixed budget for providing benefits vs. the various costs of unforeseen health and dental expenses. An employee benefit program can be an effective alternative to salary increase.

*some restrictions apply, see your advisor for details.

Group Insurance Benefits Available

Life Insurance	Dependant Life Insurance	Emergency Medical (Travel)
Accidental Death & Dismemberment	Short & Long Term Disability	Critical Illness
Prescription Drugs	Extended Health Care / Vision Care	Extended Health Care / Vision Care
Paramedical (i.e. Chiropractor, Therapists, etc.)	Dental Coverage	

Ask about **Cost Plus**, it provides tax-free coverage of non-scheduled services such as Orthodontics !

In Addition... Employee seminars can be arranged to help your staff and their spouses understand the value of your benefit program.

Can You Afford Not to Have Employee Benefits?

You will be surprised by how little you pay. Today's competitive market offers a wide choice of plan options. The price you pay is affected by the appropriate benefits you have selected and cost-sharing with employees. A two tiered plan for owners/managers and staff can be developed. Premiums are 100% tax deductible* to the firm. Health and dental do not confer a taxable benefit to the employee. The cost of replacing a key employee, lost to a company offering benefits, could easily offset the cost of putting the right benefit plan in place!

Considering Employee Benefits?

Let one of our Group Specialists provide you with a no obligation consultation. As an independent brokerage, we have the expertise to assist you in plan design and the resources to survey the market on your behalf. Working with you, we will strive to design a plan that meets your needs as well as budget.

So You Already Have a Plan...

Let us review your current program and provide you with a no obligation proposal. We have access to preferred programs which you may not know about.

WANT MORE INFORMATION!

Call, Email or Fax this information.

Company Name _____

Contact _____

Address _____

City, Prov. _____

Email _____

Current Policy Renewal Date _____

What Features are important?

- | | |
|--------------------------------------|---|
| <input type="checkbox"/> Health care | <input type="checkbox"/> Disability |
| <input type="checkbox"/> Dental | <input type="checkbox"/> Critical illness |
| <input type="checkbox"/> Drugs | <input type="checkbox"/> Pension or RRSP |

How can we help?

- | | |
|---|---|
| <input checked="" type="checkbox"/> Consultation | <input checked="" type="checkbox"/> Cost Comparison |
| <input checked="" type="checkbox"/> Market Survey | <input checked="" type="checkbox"/> Plan Analysis |

What other products are you interested in?

- | | |
|--|--|
| <input type="checkbox"/> Group Home | <input type="checkbox"/> Individual Disability |
| <input type="checkbox"/> Group Auto | <input type="checkbox"/> Travel |
| <input type="checkbox"/> Individual Life | <input type="checkbox"/> Business Insurance |

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