

“Joining the Mumby Insurance Plan was one of the best business decisions we’ve made!”.. a Mumby plan member since 2004

Whether you’re a firm of 1 or 101, you too can experience the unique advantages a Mumby Group Benefits plan offers.

- If your firm has fewer employees than General Motors, you may be paying more than you have to for your Group Benefits coverage.

Mumby clients typically save 10%-20% on their Group Health and Dental premium because they benefit from their Association’s group buying power.

- Has your current plan restricted your Disability coverages?

A Mumby plan can provide higher coverage limits than your current insurer, so you and your employees may not need to undergo a medical exam!

- Say ‘no thanks’ to a benefits package with high rates because you aren’t seen as big enough to benefit from group buying power.

With Mumby, you get MORE!... More Choice. More Flexibility. You can design the health benefits plan that fits you and your employees. AND it’s good for your firm’s bottom line because you choose the coverages & reimbursement percentages for each of those benefits. For example, if you add vision care to your plan, you decide what percentage of the cost is reimbursed.

Mumby even has a special plan for firms with fewer than 5 employees! You won’t have to provide medical evidence, and your coverage is guaranteed. You’ll receive a comprehensive plan with preferred premium rates.

Discover what it’s like to be a Mumby client. It could be one of the best business decisions YOU’LL make.

You’ll find it easy to learn more.

EMAIL: benefits@mumby.com and type Group Benefits in the subject line. Let us know your name, phone number and the name of your firm. Our Group Specialists will contact you.

PHONE: Call Douglas at 1-800-446-5745 or 519-885-5956.

Learn more about the Mumby difference at www.mumby.com



“We recognize that no matter your firm’s size, you deserve to have access to the same benefits that the big groups receive.”

Douglas Pinnell, Group Specialist.



MUMBY
Insurance Brokers Inc.

Your *Silent* Partner since 1975

1-800-446-5745 | inquire@mumby.com | www.mumby.com

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 gives you an important advantage in acquiring and retaining employees.

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 versus the various costs of unforeseen health and dental expenses.

*Some restrictions apply, see your advisor for details.

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 to learn MORE?

Company _____

Name _____

Address _____

City / Province _____

Email _____

Current Policy Renew Date _____

What kind of coverage are you most interested in?

- | | |
|--------------------------------------|---|
| <input type="checkbox"/> Health Care | <input type="checkbox"/> Disability |
| <input type="checkbox"/> Dental | <input type="checkbox"/> Critical Illness |
| <input type="checkbox"/> Drug Plan | <input type="checkbox"/> Pension or RRSP |

Please fax this form back to **519-747-2862** for a no obligation consultation.

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 insurance 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 |

Group Insurance Benefits:

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

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.

Other Preferred Insurance Products 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

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