

GROUP HEALTH AND DENTAL BENEFITS

A successful employee benefits program is your cornerstone to hiring and keeping quality people. Whether you have a small staff or a large, multi-tiered organization, providing the appropriate benefits and incentives can be an important element in candidates' evaluation of your compensation program and their future.

WE ALSO OFFER Ask us about our programmes for;

Automobile Insurance
Home/Apartment/Condominium/
Seasonal/Residential Insurance
Life Insurance
Income Protection Insurance
Office Overhead Insurance
Critical Illness Insurance
Travel Insurance
Professional Liability Insurance
Retirement Savings Plans
Partnership & Corporate Buy/
Sell Agreement Insurance
Etc.



A Competitive Edge in Today's Business Market

Advantages of Providing an Employee Benefit Plan

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 variable costs of unforeseen health and dental expenses. An employee benefits program can be an effective alternative to a salary increase. * Some restrictions apply—call for more details.

Group Insurance Benefits

Life insurance • Accidental Death & Dismemberment • Prescription Drug Coverage
Paramedical Coverage (Chiropractors, Therapists, etc.) • Group Pension Plans
Group RRSP Plans • Dependent Life Insurance • Short Term Disability
Long Term Disability • Extended Healthcare/Visioncare • Dental Coverage
Out-of-Province Emergency Medical (Travel) • Critical Illness Insurance

Cost Plus An option to provide tax-free coverage of non scheduled services (i.e., Orthodontics) for owners and/or select employees.

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 pleasantly surprised how little you will pay. In today's competitive market, a wide choice of plan options, selection of appropriate benefits and limits and cost-sharing with employees all affect the final pricing of the plan. A two tiered plan for owners/managers and staff can also be developed. **The premium is 100% tax deductible* to the firm yet health & dental benefits do not confer a taxable benefit to the employee.**

The cost of replacing a key employee lost to another company offering benefits could easily offset the cost of the plan.

What is Next?

If you are considering employee benefits for your company, let one of our group specialists provide you with a consultation. As an independent brokerage, we have the expertise to assist you in your plan design and the resources to survey the market on your behalf. We will work with you to design a plan that meets your needs as well as your budget.

If You Currently Have a Group Plan . . . One of our associates would be happy to review your program and provide you with a complete proposal. Our recommendations will take into account any existing association group benefits that may be available to you.

Professional Service

We have been looking after the insurance needs of architectural and affiliated professionals for over 28 years. In 1975, we were instrumental in arranging a comprehensive insurance benefits programme for members of the Ontario Association of Architects. Since then, we have designed, administered, and marketed all of the O.A.A. Group Insurance Programs.

Over the years, other associations have asked us to assist with insurance programmes for their members, including: The Royal Architectural Institute of Canada, Construction Specifications Canada, the Association of Registered Interior Designers of Ontario, etc.

Our staff of qualified insurance professionals offers friendly and helpful service. We have a team of affiliated brokerage offices located throughout Canada, able to provide service to you no matter where you reside.

If you'd like to receive more information please fill out & fax back to Mumby Insurance (519) 747-2862 or visit our website at www.mumby.com

Company Name _____

Contact _____

Address _____

City, Province _____ Postal Code _____

Tel _____ Fax _____

email _____

Current Policy Renewal Date _____

WHAT FEATURES ARE IMPORTANT?

- Healthcare Disability
 Dental Critical Illness
 Drugs Pension or RRSP

HOW CAN WE HELP YOU?

- Consultation Cost Comparison
 Market Survey Plan Analysis

WHAT OTHER PRODUCTS AVAILABLE THROUGH OUR BROKERAGE ARE OF INTEREST TO YOU?

- Group Home Individual Disability
 Group Auto Travel
 Individual Life Business Insurance

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