



ClearBenefits.ca

Client Introduction Package

Programs & Services



Welcome to ClearBenefits.ca

Better Benefits for your Business

Attracting and retaining the right talent is necessary in a competitive business environment. Working with start-ups, growing, and established businesses, [ClearBenefits.ca](https://clearbenefits.ca) understands your current and future needs, delivering programs your company can be proud of.

Whether you are a group of 3 - 20+ with simple or complex needs, or looking for a program that offers the ultimate in affordable stability, we have the right plan for your business.

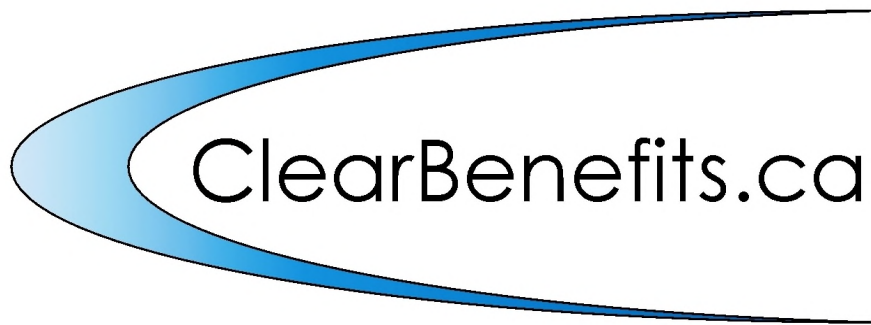
How do we Start?

The first step is choosing a Group Benefits Provider you are comfortable working with as the advice and support you receive can be central to the long-term success of your benefits program.

Choosing ClearBenefits.ca

[ClearBenefits.ca](https://clearbenefits.ca) is a modern benefits company. We apply a unique blend of knowledge, product management skills, proactive planning and service to design proven solutions for small to mid-sized employers, providing a comprehensive range of Group Benefits products and services to clients including:

- **Pooled** - Develop, manage, distribute and service our exclusive Pooled Group Benefits products
- **Group Retirement Program** - Ideal for Groups of 3+ | Lower fees through Pooled MERs
- **Group Auto and Home Program** - access to preferred rates for clients of [ClearBenefits.ca](https://clearbenefits.ca)



Pooled Programs

Pooled programs are an ideal solution for companies looking for an affordable benefits program with a history of rate stability and are easy to budget for.

ClearBenefits.ca pooled programs balance quality coverage with stable rates, effectively eliminating the volatility common to most benefits plans for groups of 3 - 20+.

Why Pooling?

We use a “true insurance” approach towards benefits with a spread of risk across many clients, effectively transferring risk to the pool, delivering what clients expect a benefits plan should be.

In order to create stability for all participants of our programs, our pooled approach blends the factors that normally create rate volatility for traditional group plans:

- Initial pricing
- Claims
- Average age
- # of staff
- Gender mix
- Inflation trend

While the factors affecting the rates for individual groups can vary significantly from year to year, our pooled programs have a proven history of delivering rate stability for all clients making our plans easier to budget for.

Combined annual rate adjustment for Extended Health & Dental:

- 5.88% - 8 year average to May 2016

*Pooled Group Benefits Programs underwritten by Co-operators Life Insurance Company



Administration & Support

Service to Simplify Administration

ClearBenefits.ca structured service process is designed to keep your plan current, proactively addressing common administrative issues that arise.

Onboarding Review

We will do a review of your plan and work to resolve any outstanding claims, service and administration issues including:

- Enrollment of eligible staff, waiting period etc.
- Late applicants
- Disability, maternity / paternity leave or leave of absence
- Update salaries
- Update family status of staff
- Over-age dependents attending post-secondary (ages 21 - 25)
- Policy for benefits during various employment situations (ie. disability etc.)
- Compliant with:
 - Labour agreements
 - Employment contracts

**Our dedicated service staff are your direct contact,
and will be in touch with you on a regular basis.**



Group Retirement Program

Group Retirement plans from The Co-operators made easy for clients of ClearBenefits.ca

Ideal for Groups of 3+ | Lower fees through Pooled MERs

Investment Options:

The Co-operators offer a solid line of high quality investment choices through target-date funds, asset allocation funds, market-based funds and guaranteed interest accounts

Customer Service:

Receive personalized service from a dedicated client service representative via toll-free phone number from anywhere in Canada.

Easy-to-use Tools:

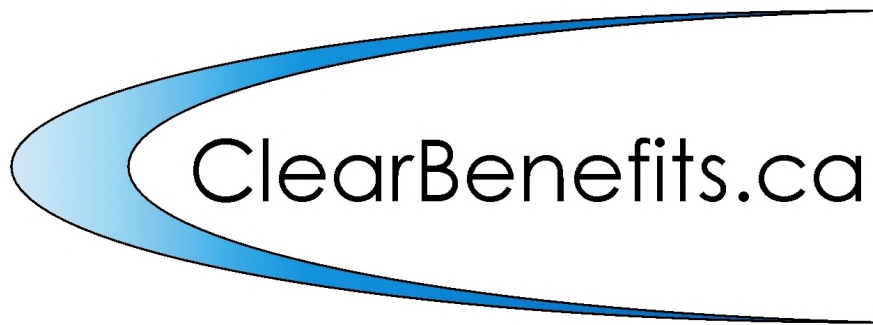
Employees can access their plan information and watch their savings grow online, when it's convenient for them. A step-by-step investor profile questionnaire and online calculators help employees understand their comfort level with investment risk and plan the level of contributions required to meet their retirement savings goals.

Plan Management and Communication:

Administration, contribution remittance and monitoring reports are done online, making plan management efficient so you're free to focus on your business. Your employees up can stay up-to-date through The Co-operators web services and informational newsletters.

Regulatory Compliance:

The Co-operators write and file administrative contracts with the appropriate regulators and update them as necessary for legislation or plan changes, providing services designed to exceed industry governance standards.



Group Auto and Home Program

Clients of [ClearBenefits.ca](http://www.clearbenefits.ca) now have access to preferred rates through a Group Auto and Home Insurance program offered through The Co-operators.

Setting the standard for service excellence

The Co-operators Group Auto and Home Insurance program provides dependable coverage, preferred rates and a personal level of service your staff will appreciate.

Take advantage of the discounts and savings available as a client of [ClearBenefits.ca](http://www.clearbenefits.ca)

- Call the Coseco call centre at 1-888-289-2810 and identify yourself as a ClearBenefits.ca client
- Online at <http://www.coseco.ca/> choose [ClearBenefits.ca](http://www.clearbenefits.ca) from the pull-down menu

Enjoy the convenience

Call and speak to their award-winning team of over 200 licensed insurance experts.

Get quotes:

- Securely online
- Select e-policy delivery
- Manage or view your policy with Online Services

Exclusive group discounts

You can receive preferred rates and access to exclusive discounts as a client of [ClearBenefits.ca](http://www.clearbenefits.ca). Save even more when you purchase more than one type of policy.

The Co-operators' used under license from The Co-operators Group Limited. Underwritten by COSECO Insurance Company and administered by HB Group Insurance Management Ltd, member companies of The Co-operators Group Limited. Auto insurance not available in BC, MB and SK.

a few questions...

- **Will my employees want a plan?**

Overwhelmingly, YES. Almost all employees value a benefits plan far in excess of a cash raise.

- **Will my employees value the plan we choose?**

Employees always seem to appreciate a benefits plan that provides good value. They could now have affordable access to a wider variety of quality healthcare than they may normally afford for themselves and their families (i.e. dental, prescriptions, vision, chiropractor etc.)

A healthier workforce means fewer sick days and less disruption for your business.

- **Is the plan affordable?**

Employers are always pleased with how affordable our plans are.

We look at a variety of factors in order to match the right cost structure to your unique situation.

- **Should we share the cost of the plan with our employees?**

Most employers share the cost of a plan 50/50 with their employees.

Generally employees expect there will be a cost sharing of the plan.

- **Can the “couple” rate apply to a single parent with 1 eligible dependent?**

Yes. It can apply to a married couple, common-law spouses or a single parent with 1 eligible dependent.

- **Is there much on-going administration?**

Not really. Normal ongoing administrator functions are just regular maintenance; adding/deleting employee & dependent information and payroll deductions of the employee portion. Employees are responsible for reporting any changes to the plan administrator, and for privacy, employees submit claims directly to the insurer.

- **Will we have help with the initial set-up and on-going support?**

Yes! We utilize a structured approach from our initial contact to the ongoing service.

Our structured approach is designed to ensure your plan runs smoothly, is kept current, contains costs, and effectively eliminates common administrative issues that can arise.

- **How much will this cost?**

We find that if the employer's portion of the monthly premium is approx. 2.5–3.5% of payroll (based on a 50/50 cost sharing with the employees), both the employer and the employees are comfortable and feel they are getting good value. Depending on the option selected, this can be more affordable than a cash raise, with no additional EI, CPP or WCB contributions.

How do we get started?

For a quote, [submit on-line](#), email the attached form to quotes@clearbenefits.ca

starting a benefits plan...

Which plan is right for us?

- Each client has unique circumstances and similar needs
- Clients typically ask for a plan that is affordable with quality coverage and stable rates
- We recommend selecting a plan you are comfortable with, you can always upgrade later

Pricing?

- Coverage levels directly affect rates
- Higher levels of coverage have higher premiums
- Decreasing levels of coverage have proportionately lower premiums
- Looking to contain costs? The only sustainable solution is to select a different coverage level

Pooled Programs

- ClearBenefits.ca pooled plans are ideal for clients wanting stable, predictable rates
- Shared risk through claims pooling makes our plans the easiest to budget for going forward

What information is needed to get a quote?

No existing plan:

- Company contact information
- Employee information

Existing plan:

When a client decides to change suppliers, additional information will be requested. This simply provides the quoting insurers the required information in order to properly assess risk.

- Company contact information
- Employee information
- Current plan design
- Claims and rate history
- Copy of last billing statement
- EP3 Certificate

What do we do now?

For more information on ClearBenefits.ca products, contact us, or your group benefits advisor.

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Fax (TF): 888.692.0113 | **Email:** dale@clearbenefits.ca | **Web:** www.clearbenefits.ca