



ClearBenefits.ca

# Introduction Package

## Programs & Services



# Wholesale Buying Power

## Group Benefits by ClearBenefits.ca

### Better Methods

[ClearBenefits.ca](http://ClearBenefits.ca) is a Group Benefits Provider that develops, manages and services exclusive Group Benefits Programs. Our proven methods and exclusive programs provides an industry leading way of doing Group Benefits.

### Better Benefits

[ClearBenefits.ca](http://ClearBenefits.ca) programs and services are ideal for clients that prefer experienced management.

The success of our Pooled Programs gives provides us with a unique perspective of what is required to manage your Group Benefits program. Our stable rate methodology helps provide clients the best opportunity for long-term success.

### Better Programs

- **Pooled** - Large group advantages to groups of 3 - 20+ delivering quality and stability clients expect
- **Experience Rated** - Traditional-style plans leveraging [ClearBenefits.ca](http://ClearBenefits.ca) wholesale buying power
- **Benefits Management** - Servicing of an existing benefits plan

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



## Selecting the right structure

### There is no one “right” approach to benefits

The most appropriate plan for your circumstances depends on how you answer the following questions:

- How important is it for you to be able to reasonably budget for benefits costs?
- How much risk you are willing to assume?
- Would you prefer to transfer risk to the insurer?

### Pooled

We use a “true insurance” approach towards benefits spreading risk across many clients, providing the best opportunity for affordable, predictable rates, delivering what clients expect a benefits plan should be.

[ClearBenefits.ca](#) pooled programs are easy to budget for, effectively eliminating the volatility common to most benefits plans for groups of 3 - 20+.

### Experience-Based

Appropriate for clients that prefer a plan where rates are based on their own claims experience.

[ClearBenefits.ca](#) wholesale buying power result in lower rates.

Our focus is to help provide clients the best opportunity for stable rates through long term risk-management through a balance of plan design and proper funding levels.

Initial pricing is very important as artificially low initial premium can lead to abnormal rate increases in the following years as the insurer needs to bring the premiums into line with actual costs.

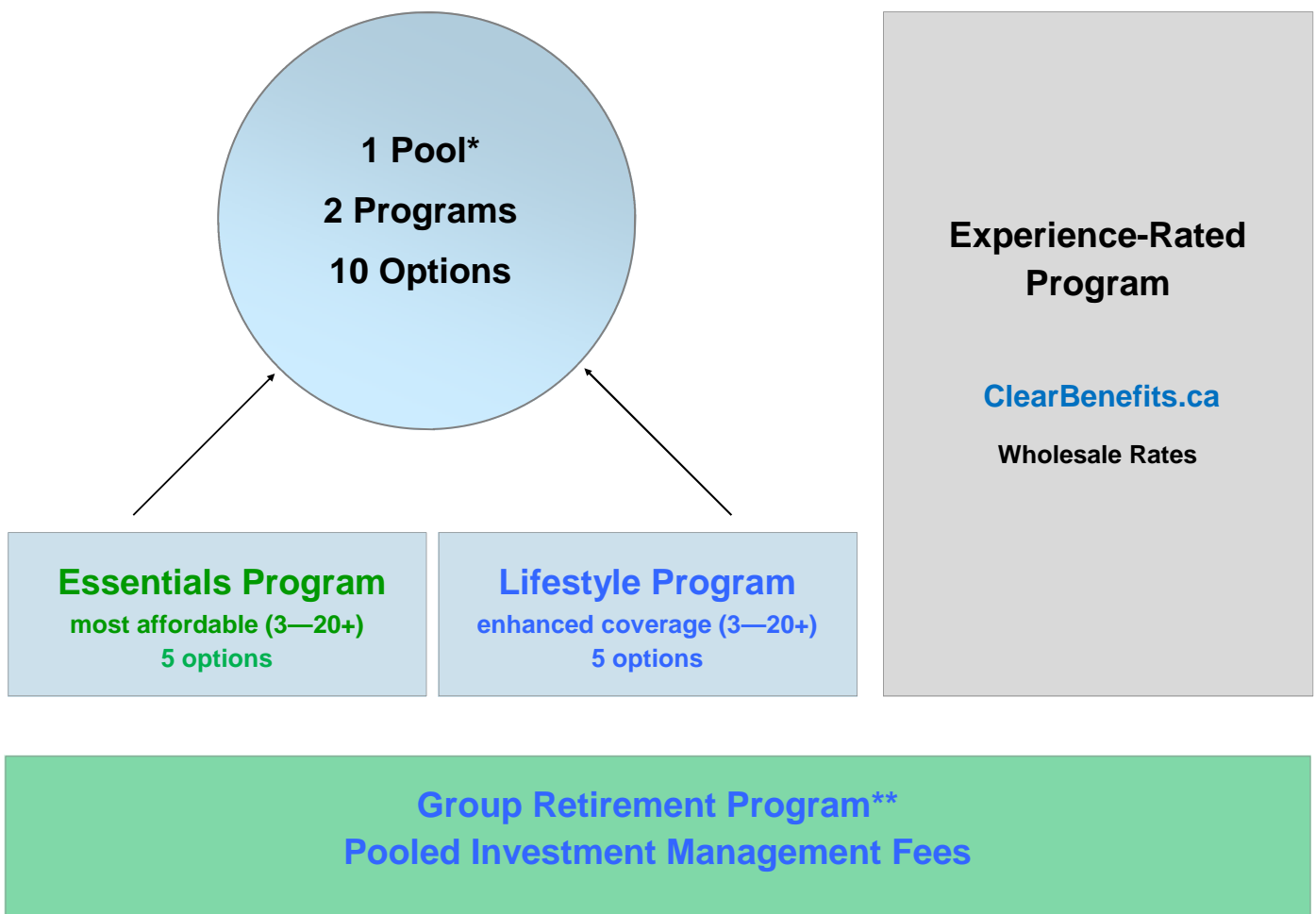
While we can design an Experience-Based benefits plan with almost any level of coverage, there are additional considerations that can help provide the best opportunity for long-term success:

**Selecting the right program is important to the long term stability and success of your benefits program.**

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## Group of Products



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

\*\*Group Retirement Plans - administered by The Co-operators



## Coverage Options...

Employee benefit plans can include combinations of:

**Catastrophic Benefits:** Insures “Unexpected Events” that can have a catastrophic financial effects

- Life Insurance
- Accidental Death & Dismemberment
- Dependent Life
- Optional Life Insurance
- Critical Illness Insurance
- Short Term Disability
- Long Term Disability
- Emergency Travel Medical Assistance

**Experience Based Benefits:** Insures usage-based benefits:

- Prescription Drugs
- Health Benefits (Paramedical, medical equipment...)
- Vision Care
- Dental Benefits
- Employee Assistance Programs

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# Administration & Support

## Simplify Administration

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

[ClearBenefits.ca](#) service includes:

- Program and Product selection
- Enrolment support
- Benefit summary & communication for Employees
- Administrator support
- Comprehensive structured service plan
- Claims support
- Cost containment support
- Help ensure you are paying fair and responsibly priced premiums.
- Periodic information updates

## [ClearBenefits.ca](#) Service System

A structured approach is designed to help ensure your plan meets your company's needs, runs smoothly, keeping benefits current while containing costs and effectively eliminating common administrative issues that can arise.

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

# 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 [connect@clearbenefits.ca](mailto:connect@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](https://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

## Experience-Based Program

- Appropriate for clients that prefer a plan where rates are based on their own claims experience.
- This program features wholesale (pooled) TLR's which can lower result in lower rates.

## Benefits Management

- Yes. We can typically manage an existing benefits plan with your current provider
- Ask about our Benefits Management services

## 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

## We see a plan we like, what do we do now?

Contact us for more information on [ClearBenefits.ca](https://clearbenefits.ca) products & services

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