

## Benefits Programs for Associations

### Pooled Benefits Programs

Our affordable programs balance quality coverage with stable rates, effectively eliminating volatility common to most benefits plans for groups of 3 - 20+, ideal for Associations.

#### Why Pooling?

We use a “true insurance” approach towards benefits with a spread of risk across many clients, essentially transferring risk to the pool, delivering the rate stability clients expect.

### Better Benefits

- **Essentials Program** - most affordable
- **Lifestyle Program** - enhanced coverage

**2 programs - 10 Options**



#### Options can include:

- Prescriptions
- Dental Coverage
- Extended Health Benefits
- Eye Exams, Glasses, Contacts
- Paramedical (Massage, Chiropractor, Physiotherapy, etc.)
- Emergency Medical Travel Coverage
- Life Insurance
- Critical Illness Insurance
- Disability Insurance
- Virtual Healthcare
- Employee Assistance Program
- Second Opinion Consult

**Simple to Start:** Instant Quotes, Choose an Option, Simplified Set-up  
No medical questions required\*

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