



# ClearBenefits.ca

## Advantages of the ClearBenefits.ca Association Program

### Background:

Our pooled program was originally designed for the Retail, Service and Franchise Industry

ClearBenefits.ca has one of the only programs that works for Associations as it addresses many of the issues involved with insuring member businesses, including:

- Association head office has no ownership interest in the member businesses
- No financial connection between association members
- Setting up plans usually requires 100% member participation, which is generally not possible

### Advantages to the Association Head Office:

- Participation in a larger existing program
- Wide spread of risk across multiple industries and geographic locations
- Can offer members choice of coverage - 2 programs each with 5 options under 1 umbrella program
- Does not require full participation of the association members
- Central administration by the head office is not required
- Central payment of premiums by the head office is not required
- Puts all locations on the same cost structure on a per-province basis
- All members get the same annual renewal per benefit line

### Advantages to Association Members:

- Each location chooses if they want to participate in the program
- Members select their own program & option that best meets their needs
- Available to groups of 3+ (including owners)
- Up to 100% family content
- Each location is responsible for their own premiums and administration

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\*(unless applying for coverage in addition to any guaranteed issue or non-evidence maximums)

ClearBenefits.ca Pooled Group Benefits Programs underwritten by Co-operators Life Insurance Company