

Client:
General Data:

Effective date of benefits	Date:		
Renewal Date	Date:		
Benefits Provider	Name:		
Premium Date			
Method of Payment	EFT	Cheque	
Internet Admin	Yes	No	
Which benefits are ER paid?			
Which benefits are EE paid?			

Admin

Online Access	
Do the reported annual salaries match the T4's?	
Have late applicants been an issue?	
Do you prefer on-line or paper-based admin	
When do you enroll employees on the plan?	
Have you had an open enrollment with your current insurer	
Do you have more than 1 administrator for your current plan?	
What feedback do you receive from your PA	
How are changes in lifestyle status reported	
How many ee's work outside home province	
How many ee's working outside Canada	
How many ee's currently traveling outside Canada	
How many divisions / affiliated / associated companies	
How many classes within each division / affiliated / associated companies	
Where are the divisions / affiliated / associated companies located?	
Is there a central admin or at division / affiliated / associated companies	
Is there one blanket plan or does each D/A/AC have their own plan.	
Is each divisions / affiliated / associated company billed separately?	
Is there a central admin or at branch level	
Is there one blanket plan or does each branch have their own plan.	
Is each branch billed separately?	

Human Resources

Do you have a dedicated HR person

Do you have staff meetings

Would you like an annual employee benefits review meeting?

From when you hire a new ee, when is your turnover point?

What is your current probation period?

What is the current waiting period for new employees?

What feedback do you receive from your employees?

Corporate Policies

What is your current written corporate policy regarding the extension of benefits to employees on Maternity / paternity leave?

What is your current written corporate policy regarding the extension of benefits to employees on disability?

What is your current written corporate policy regarding the extension of benefits to employees on educational or personal leave?

Participation:

Definition of eligible employees

Class definition

Are there any classes of ee's excluded?

How many ee's currently employed?

How many full-time

How many part time

How many Independent Contractors

How many seasonal

Min weekly hrs to be eligible

How many ee's eligible for coverage

How many employees on the last billing statement

How many ee's in the waiting period

How many ee's have signed waiver forms

Reason for any shortfall / overage

Broker Service:

What is your current scheduled service call frequency

What do you like most about your current service?

What do you like least about your current service?

What would you like to change about your current service if you are able?

how have correspondence and service levels been from the Broker

How many Brokers have you had in the past 5 years?

Carrier Service:

What do you like most about your current service?

What do you like least about your current service?

What would you like to change about your current service if you are able?

how have correspondence and service levels been from the carrier

Have you had an open enrollment with your current insurer

How many insurers have you had in the past 5 years?

Premium:

Premium Split

Do your premium statements accurately show the premium split

What is the total monthly premium?

What is the employer portion?

What is the premium as a % of payroll?

Yes

No

What is the monthly cost per single?

What is the monthly cost per couple?

What is the monthly cost per family?

What is the monthly cost per spousal waiver?

taxability of premiums / benefits

Demographics:

Average age of current ee's

Average age of ee's renewal 1

Average age of ee's at renewal 2

Average age of ee's at renewal 3

of current ee's

of ee's at renewal

of ee's at prior renewal

Claims:

Year to date premium vs. claims ratios

3 years claims history

What is the claims trend

Plan Design:

What do you like most about your current plan?

What do you like least about your current plan?

What would you like to change about your current plan if you are able?

Are any amendments required?

Plan design review – does it still fit based on organizational changes

Is the current waiting period working well?

Do you know if your current plan design is competitive with peer companies?

Common-law waiting period

Long Term Disability

How many ee's on LTD

Update NEM?

Leave of Absence

How many ee's on Mat leave

Are there ee's on an educational leave

Are there ee's on leave for personal issues

Competitive Positioning

General overview of Employee benefits market and pricing issues

At each 3rd policy anniversary send to market for competitive quotes.

Corporate Philosophy

Review intent of Employee Benefits Plan – its role in compensation philosophy

Are the benefits adequate?

Corporate Structure

Organizational analysis – overview of changes in your business environment

Are there plans for expansion?

Are there plans for mergers and / or acquisitions?

Are there plans for consolidation

How many locations (branches)

Where are the branches located?

Current Plan Structure

Current EHC TLR

Current Dental TLR

IBNR

EHC Trend

Dental Trend

Cost Summary

Total monthly payroll of enrolled ee's

Total current premium

Current monthly premium as a % of payroll

Total current monthly payroll of eligible ee's

Total current premium (adjusted for volume)

Adjusted monthly premium as a % of payroll

What is the current premium split as a % of premium