



Experience-Rated Program

Group Benefits Quote Package for:

Sample Company

November 5, 2023

Presented to:

Sample Advisor

November 5, 2023

Sample Advisor

Sample Agency

sample@advisor.ca

We are pleased to present this summary of the quotes received, from the options requested.

Based on our average cost method, we are recommending the following short-list of preferred carriers we believe represent the best opportunity for rate stability:

Carrier - 1

Carrier - 2

Carrier - 3

Objectives:

- Help the client get the plan they want within a budget they are comfortable with
- Set every client up for the best opportunity for success
- Properly funded plans will help create the easiest possible renewals
- This approach creates long-term clients

Process:

- Submit quotes to the selected Group Benefits Providers
- Select quotes from the Carriers that met the quoting criteria
- Present this quote package to the client
- Client selects a plan design and effective date
- Provide the average pricing to the preferred Carrier so the onboarding process can begin

Which is the best quote?

- Insurers price employee benefits based on their best estimate of your claims over the next year
- Actual claims are not known until they occur
- **The best quote would be the average of all the Insurers**
- Any quotes significantly below the average indicate the plan is likely underfunded
- Any quotes significantly higher than the average indicate that the plan is probably overpriced

Selecting the average price will provide a better opportunity for stable, long term premiums.
Full coverage begins on the effective date.

We would be pleased to review any questions you or your client may have.

Best'

The ClearBenefits.ca Team

Employee Benefits Quote Request

Producer Name:	Sample Advisor	Agency Name:	Sample Agency	Date:	November 5, 2023
Effective Date:	December 1, 2023	Advisor Email:	sample@advisor.ca		
Company Name:	Sample Company				
Business Address:	123 Anywhere Street	City:	Any City	Prov:	BC
Postal Code:	123456	Phone:	123-456-7890		
Email:	Sample Email	Website:	Sample		

Industry:	Sample	Years in Business:		Home Based:	No
Associated/Subsidiaries Covered:	No	Seasonal Employees (9 month min.):	No		
All Eligible Employees Participating:	yes	Employees Covered By WCB:	Yes		
Employee(s) Absent Due To Disability:	No	Current Employee Benefits Plan:	No		
Employee(s) Traveling Outside Canada:	No	Independent Contractors:	No		
Employees Work At Lst. 24 hrs per wk:	Yes	More than 50% Family Content?	No		

Employer Contribution:	50%
Current Insurance Carrier:	N/A
# of Carriers in Past 5 Years:	0
Billing Statement Attached:	N/A
Current Booklet Attached:	N/A
Reason For Requesting Quote:	New Plan



Experience-Rated Program

Group Benefits Quote Summary for:

Sample Company

November 5, 2023

November 5, 2023

Sample Company

123 Anywhere Street
Any City BC
123456

We are pleased to present this summary of the quotes received, from the options requested.

Based on our average cost method, we are recommending the following short-list of preferred carriers we believe represent the best opportunity for rate stability:

Carrier - 1

Carrier - 2

Carrier - 3

Which is the best quote?

- Insurers price employee benefits based on their best estimate of your claims over the next year
- Your actual claims are not known until they occur
- **The best quote would be the average of all the Insurers**
- Any quotes significantly below the average indicate the plan is likely underfunded
- Any quotes significantly higher than the average indicate that the plan is probably overpriced

Option 1: Current Plan Design

Option 2: A similar plan design, including LTD benefit

Option 3: A less comprehensive version

Selecting the average price will provide a better opportunity for stable, long term premiums.
Full coverage begins on the effective date.

Assuming a 50/50 share of premiums between the employer / employee:

Option 1:	= (approx.)	\$1.73	per hr /	5.00%	of payroll on average with no payroll remittances
Option 2:	= (approx.)	\$1.22	per hr /	3.53%	of payroll on average with no payroll remittances
Option 3:	= (approx.)	\$0.77	per hr /	2.21%	of payroll on average with no payroll remittances

****Notes****

- Final rates may vary if the employee data varies from the original data provided
- Full coverage starts on the effective date of the plan with no waiting period.
- Selected waiting period will apply for new staff hired after the plan starts (can be waived)
- Eligibility: permanent employees working **24** or more hours per week.

Implementation

After selecting the plan for **Sample Company**
the following will need to be completed:

- Review onboarding materials for instructions on completing the application package
- Master Application package
- Employee enrollment forms
- Binder cheque for the estimated first month premium (depending on carrier)
- Include a void cheque for pre-authorized debit

ClearBenefits.ca will assist your advisor with the application package.

Coverage can be in place for: **December 1, 2023**

This quote expires on: **January 30, 2024** and will need to be requoted after this date

How to Read the Average Cost Summary:

• Total Monthly:	100% of the Total Monthly Premium
• Employer contribution:	Employer portion of the overall monthly premium, assuming cost sharing with staff
• Average monthly per employee:	Average monthly premium per employee, assuming cost sharing with staff
• Family per pay period (bi-weekly):	Payroll deduction per pay period for staff with family coverage
• Couple per pay period (by-weekly):	Payroll deduction per pay period for staff with couple coverage
• Single per pay period (bi-weekly):	Payroll deduction per pay period for staff with single coverage
• Per hour:	Employer contribution calculated per hour, assuming average hours per week
• % of monthly payroll:	Employer contribution calculated as a % of monthly payroll

Please contact your advisor for additional information or questions you may have
We look forward to serving your Group Benefits needs.

Best!

Sample Advisor
[Independent Advisor](#)

Basic Life Insurance & Accidental Death/Dismemberment

\$50,000 for Employee Life Insurance
\$50,000 for Accidental Death & Dismemberment
\$15,000/\$7,500 for Dependent/Child Life Insurance
Age 75 termination age

Optional Life Insurance

Yes Employee Optional Life Insurance
Evidence of insurability is required
Age 75 Termination age

Healthcare

100% Overall Coverage
100% Out-of-Country Emergency Medical
100% Hospital/Ambulance
100% Drug Card
Unlimited Drug Maximum
\$1,000 Paramedical Practitioners @ **100%**
R&C Vision (eye exams only) Per **12 months adult / 12 months child**
\$350 Lens, Frames, Contacts Per **12 months adult / 12 months child**
Age 80 Termination Age

Dental

100% **Basic**
 (cleanings, x-rays, scaling, fillings, root canals, oral surgery, fluoride, gum disease treatment, denture maintenance)
\$2,500 Annual Maximum - Basic
Maximum is 50% **Combined with Major Dental**
Major
 (crowns, onlays, bridges, dentures)
\$2,500 Annual Maximum - Major
Maximum is 50% **Combined with Basic Dental**
Orthodontic
\$1,500 Lifetime Maximum
Age 80 Termination age

Short Term Disability

66.67% of Eligible monthly earnings
\$1,000 Maximum weekly benefit
Non-Taxable Benefit
0/7/16 Waiting period
112 day Benefit period
Age 70 Termination age

Long Term Disability

66.67% of Eligible monthly earnings
\$6,000 Maximum monthly benefit
Non-Taxable Benefit
112 day Waiting period
To age 65 Benefit period
Age 65 Termination age

Critical Illness

\$25,000 Benefit amount
Age 70 Termination age

EAP **Yes**

SOC **Yes**

VHC **Yes**

Average Cost Summary

Assumptions:

	40	hours per week
	10	employees
	50%	employer contribution
\$6,004 total monthly		
\$	3,002	@ 50% employer contribution
\$	300	average monthly per employee
\$	97	single per pay period = ee Bi-Weekly 50%
\$	159	couple per pay period = ee Bi-Weekly 50%
\$	195	family per pay period = ee Bi-Weekly 50%
\$1.73 per hour (employer portion)		
5.00% of monthly payroll (employer portion)		

Basic Life Insurance & Accidental Death/Dismemberment

\$25,000 for Employee Life Insurance
\$25,000 for Accidental Death & Dismemberment
\$10,000/\$5,000 for Dependent/Child Life Insurance
Age 75 termination age

Optional Life Insurance

Yes Employee Optional Life Insurance
Evidence of insurability is required
Age 75 termination age

Healthcare

90% Overall Coverage
100% Out-of-Country Emergency Medical
100% Hospital/Ambulance
90% Drug Card
\$25,000 Drug Maximum
\$750 Paramedical Practitioners @ **90%**
R&C Vision (eye exams only) Per **24 months adult / 12 months child**
\$300 Lens, Frames, Contacts Per **24 months adult / 12 months child**
Age 80 Termination Age

Dental

90% **Basic**
 (cleanings, x-rays, scaling, fillings, root canals, oral surgery, fluoride, gum disease treatment, denture maintenance)
\$1,500 Annual Maximum - Basic
Maximum is 50% **Combined with Major Dental**
Major
 (crowns, onlays, bridges, dentures)
\$1,500 Annual Maximum - Major
Maximum is - **Combined with Basic Dental**
-
-
Age 80 Termination age

Short Term Disability

- of Eligible monthly earnings
- Maximum weekly benefit
- Benefit
- Waiting period
- Benefit period
- Termination age

Long Term Disability

66.67% of Eligible monthly earnings
\$6,000 Maximum monthly benefit
Non-Taxable Benefit
112 day Waiting period
5 year Benefit period
Age 65 Termination age

Critical Illness

- Benefit amount
- Termination age

EAP -

SOC -

VHC **Yes**

Average Cost Summary

Assumptions:

	40	hours per week
	10	employees
	50%	employer contribution
	\$4,235	total monthly
\$	2,117	@ 50% employer contribution
\$	212	average monthly per employee
\$	64	single per pay period = ee Bi-Weekly 50%
\$	114	couple per pay period = ee Bi-Weekly 50%
\$	142	family per pay period = ee Bi-Weekly 50%
	\$1.22	per hour (employer portion)
	3.53%	of monthly payroll (employer portion)

Basic Life Insurance & Accidental Death/Dismemberment

\$10,000 for Employee Life Insurance
\$10,000 for Accidental Death & Dismemberment
 - for Dependent/Child Life Insurance
Age 75 termination age

Optional Life Insurance

Yes Employee Optional Life Insurance
Evidence of insurability is required
Age 75 termination age

Healthcare

80% Overall Coverage
100% Out-of-Country Emergency Medical
100% Hospital/Ambulance
80% Drug Card
\$10,000 Drug Maximum
\$500 Paramedical Practitioners @ **80%**
R&C Vision (eye exams only) Per **24 months adult / 24 months child**
\$300 Lens, Frames, Contacts Per **24 months adult / 24 months child**
Age 80 Termination Age

Dental

80% **Basic**
 (cleanings, x-rays, scaling, fillings, root canals, oral surgery, fluoride, gum disease treatment, denture maintenance)
\$1,500 Annual Maximum - Basic
 -
 -
 -
 -
 -
Age 80 Termination age

Short Term Disability

- of eligible monthly earnings
- maximum weekly benefit
- benefit
- waiting period
- benefit period
- termination age

Long Term Disability

- of eligible monthly earnings
- maximum monthly benefit
- benefit
- waiting period
- benefit period
- termination age

Critical Illness

- benefit amount
- termination age

EAP -

SOC -

VHC **Yes**

Average Cost Summary

Assumptions:

- 40** hours per week
- 10** employees
- 50%** employer contribution

\$2,651 total monthly

\$ 1,326 @ **50%** employer contribution

\$ 133 average monthly per employee

\$ 37 single per pay period = ee Bi-Weekly 50%

\$ 72 couple per pay period = ee Bi-Weekly 50%

\$ 94 family per pay period = ee Bi-Weekly 50%

\$0.77 per hour (employer portion)

2.21% of monthly payroll (employer portion)

Average Cost Summary

Benefit	Lives	Est. Volume	Option 1
Life Insurance per \$1,000 of Benefit	10	\$500,000	0.349
Dependent Life	5		7.263
AD&D per \$1,000 of Benefit	10	\$500,000	0.053
Short Term Disability Per \$10 of Benefit	10	\$5,000	0.653
Long Term Disability Per \$100 of Benefit	10	\$36,000	2.097
EHC	5	Single	147.123
	2	Couple	294.247
	3	Family	382.517
Dental	5	Single	112.667
	2	Couple	225.333
	3	Family	292.933
Critical Illness	10	\$250,000	0.840
EAP	10		3.70
SOC	10		2.85
VHC	10		4.53
TOTAL MONTHLY COST			\$6,003.91

Lives	Est. Volume	Option 2
10	\$250,000	0.349
5		5.317
10	\$250,000	0.053
10	\$0	0.000
10	\$36,000	1.587
5	Single	117.660
2	Couple	235.403
3	Family	305.917
5	Single	90.133
2	Couple	180.267
3	Family	234.347
10	\$0	0.000
10		0.00
10		0.00
10		4.53
		\$4,234.60

Lives	Est. Volume	Option 3
10	\$100,000	0.349
5		0.000
10	\$100,000	0.053
10	\$0	0.000
10	\$0	0.000
5	Single	94.130
2	Couple	188.260
3	Family	244.737
5	Single	58.587
2	Couple	117.173
3	Family	152.327
10	\$0	0.000
10		0.00
10		0.00
10		4.53
		\$2,651.11

Detailed Summary:

	Option 1	Option 2	Option 3
Total Monthly Premium:	\$6,003.91	\$4,234.60	\$2,651.11
Employer Portion:	\$3,001.96	\$2,117.30	\$1,325.55
Average monthly per employee:	\$300.20	\$211.73	\$132.56
Single Average per Pay Period (bi-weekly):	\$96.95	\$64.50	\$37.21
Couple Average per Pay Period (bi-weekly):	\$158.57	\$113.69	\$72.46
Family Average per pay period (bi-weekly):	\$194.54	\$142.45	\$93.60
Per hr. (employer portion):	\$1.73	\$1.22	\$0.77
% of payroll (employer portion):	5.00%	3.53%	2.21%

Assumptions:

Monthly payroll:	\$60,000	\$60,000	\$60,000
# hrs per work week:	40	40	40
# of employees:	10	10	10
Employer Contribution:	50%	50%	50%
			0.4615384
			Bi-Weekly

Benefit	Lives	Est. Volume	Carrier - 1	Carrier - 2	Carrier - 3	Average
Life Insurance per \$1,000 of Benefit	10	\$500,000	0.266	0.360	0.420	0.349
Dependent Life	5		8.130	7.450	6.210	7.263
AD&D per \$1,000 of Benefit	10	\$500,000	0.056	0.060	0.043	0.053
Short Term Disability Per \$10 of Benefit	10	\$5,000	0.560	0.720	0.680	0.653
Long Term Disability Per \$100 of Benefit	10	\$36,000	2.120	2.360	1.810	2.097
EHC	5	Single	147.14	138.00	156.23	147.12
	2	Couple	294.28	276.00	312.46	294.25
	3	Family	382.56	358.80	406.19	382.52
Dental	5	Single	98.00	128.00	112.00	112.67
	2	Couple	196.00	256.00	224.00	225.33
	3	Family	254.80	332.80	291.20	292.93
Critical Illness	10	\$250,000	0.840	0.840	0.840	0.840
EAP	10		3.22	2.53	5.36	3.70
SOC	10		2.55	2.78	3.22	2.85
VHC	10		4.53	4.53	4.53	4.53
TOTAL MONTHLY COST			\$5,676.19	\$6,234.05	\$6,101.49	\$6,003.91

Detailed Summary:

Total Monthly Premium:	\$5,676.19	\$6,234.05	\$6,101.49	\$6,003.91
Employer Portion:	\$2,838.10	\$3,117.03	\$3,050.75	\$3,001.96
Average Monthly per Employee:	\$283.81	\$311.70	\$305.07	\$300.20
Single Average per Pay Period:	\$91.58	\$101.26	\$98.00	\$96.95
Couple Average per Pay Period:	\$150.03	\$164.37	\$161.33	\$158.57
Family Average per Pay period:	\$183.97	\$201.20	\$198.47	\$194.54
Per hr. (employer portion):	\$1.64	\$1.80	\$1.76	\$1.73
% of Payroll (employer portion):	4.73%	5.20%	5.08%	5.00%

Assumptions:

Monthly Payroll:	\$60,000	\$60,000	\$60,000	\$60,000
# Hrs per Work Week:	40	40	40	40
# of Employees:	10	10	10	10
Employer Contribution:	50%	50%	50%	50%
Pay Period Frequency:	0.4615384	0.4615384	0.4615384	0.4615384
				Bi-Weekly

Benefit	Lives	Est. Volume	Carrier - 1	Carrier - 2	Carrier - 3	Average
Life Insurance per \$1,000 of Benefit	10	\$250,000	0.266	0.360	0.420	0.349
Dependent Life	5		5.320	4.980	5.650	5.317
AD&D per \$1,000 of Benefit	10	\$250,000	0.056	0.060	0.043	0.053
Short Term Disability Per \$10 of Benefit	10	\$0	0.000	0.000	0.000	0.000
Long Term Disability Per \$100 of Benefit	10	\$36,000	1.810	1.360	1.590	1.587
EHC	5	Single	117.71	110.40	124.87	117.66
	2	Couple	235.42	220.80	249.99	235.40
	3	Family	306.05	287.04	324.66	305.92
Dental	5	Single	89.60	78.40	102.40	90.13
	2	Couple	179.20	156.80	204.80	180.27
	3	Family	232.96	203.84	266.24	234.35
Critical Illness	10	\$0	0.000	0.000	0.000	0.000
EAP	10		0.00	0.00	0.00	0.00
SOC	10		0.00	0.00	0.00	0.00
VHC	10		4.53	4.53	4.53	4.53
TOTAL MONTHLY COST			\$4,286.82	\$3,836.64	\$4,580.33	\$4,234.60

Detailed Summary:

Total Monthly Premium:	\$4,286.82	\$3,836.64	\$4,580.33	\$4,234.60
Employer Portion:	\$2,143.41	\$1,918.32	\$2,290.17	\$2,117.30
Average Monthly per Employee:	\$214.34	\$191.83	\$229.02	\$211.73
Single Average per Pay Period:	\$67.01	\$58.34	\$69.37	\$64.50
Couple Average per Pay Period:	\$114.85	\$103.05	\$123.18	\$113.69
Family Average per Pay period:	\$143.55	\$129.20	\$154.59	\$142.45
Per hr. (employer portion):	\$1.24	\$1.11	\$1.32	\$1.22
% of Payroll (employer portion):	3.57%	3.20%	3.82%	3.53%

Assumptions:

Monthly Payroll:	\$60,000	\$60,000	\$60,000	\$60,000
# Hrs per Work Week:	40	40	40	40
# of Employees:	10	10	10	10
Employer Contribution:	50%	50%	50%	50%
Pay Period Frequency	0.4615384	0.4615384	0.4615384	0.4615384
				Bi-Weekly

Benefit	Lives	Est. Volume	Carrier - 1	Carrier - 2	Carrier - 3	Average
Life Insurance per \$1,000 of Benefit	10	\$100,000	0.266	0.360	0.420	0.349
Dependent Life	5		0.000	0.000	0.000	0.000
AD&D per \$1,000 of Benefit	10	\$100,000	0.056	0.060	0.043	0.053
Short Term Disability Per \$10 of Benefit	10	\$0	0.000	0.000	0.000	0.000
Long Term Disability Per \$100 of Benefit	10	\$0	0.000	0.000	0.000	0.000
EHC	5	Single	99.90	88.32	94.17	94.13
	2	Couple	199.80	176.64	188.34	188.26
	3	Family	259.74	229.63	244.84	244.74
Dental	5	Single	58.24	50.96	66.56	58.59
	2	Couple	116.48	101.92	133.12	117.17
	3	Family	151.42	132.50	173.06	152.33
Critical Illness	10	\$0	0.000	0.000	0.000	0.000
EAP	10		0.00	0.00	0.00	0.00
SOC	10		0.00	0.00	0.00	0.00
VHC	10		4.53	4.53	4.53	4.53
TOTAL MONTHLY COST			\$2,734.24	\$2,427.21	\$2,791.87	\$2,651.11

Detailed Summary:

Total Monthly Premium:	\$2,734.24	\$2,427.21	\$2,791.87	\$2,651.11
Employer Portion:	\$1,367.12	\$1,213.61	\$1,395.94	\$1,325.55
Average Monthly per Employee:	\$136.71	\$121.36	\$139.59	\$132.56
Single Average per Pay Period:	\$38.28	\$34.16	\$39.21	\$37.21
Couple Average per Pay Period:	\$74.78	\$66.30	\$76.30	\$72.46
Family Average per Pay period:	\$96.67	\$85.58	\$98.55	\$93.60
Per hr. (employer portion):	\$0.79	\$0.70	\$0.81	\$0.77
% of Payroll (employer portion):	2.28%	2.02%	2.33%	2.21%

Assumptions:

Monthly Payroll:	\$60,000	\$60,000	\$60,000	\$60,000
# Hrs per Work Week:	40	40	40	40
# of Employees:	10	10	10	10
Employer Contribution:	50%	50%	50%	50%
Pay Period Frequency	0.4615384	0.4615384	0.4615384	0.4615384
				Bi-Weekly

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 that there will be a cost sharing of the plan.

Are “couple” rates available?

Selected Insurers have couple rates for married couples, common-law spouses, and 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, contain costs, and effectively eliminate common administrative issues that can arise.

Can we offer a higher level of benefits to a selected group of staff only?

Yes. The multiple classes can be an option for employers who want to recognize a group of key personnel with enhanced coverage.

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 are ClearBenefit.cas independent advisors compensated?

How are ClearBenefits.ca independent advisors compensated?

Information and advice is freely provided in order to demonstrate value and earn your business.

There are no consulting or membership fees. When you choose to do business with ClearBenefits.ca, independent advisors are compensated annually in the form of commissions from the selected insurance carrier.

Which plan is right?

- 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 Plans

- 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-Rated Plans

- Enhanced plan flexibility—create your own plan
- Stand-alone plans share risk with clients through premium variability.

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 provides the quoting insurers the required information in order to properly assess risk.

You will be asked for the following information in addition to the above:

- Current plan design
- Claims and rate history
- Copy of last billing statement
- EP3 Certificate

ClearBenefits.ca is a web-based Group Benefits provider and Managing General Agency (MGA) that develops, distributes and manages a comprehensive range of Group Benefits programs and other related insurance products.

ClearBenefits.ca works with you to help ensure the right plan for your situation, providing quality, affordable benefits plans that meet your needs within a comfortable budget.

Programs - Pooled*

Our pooled programs offer a "true insurance" approach to benefits through a spread of risk that is consistent with clients' expectations. Focusing on long term risk management has resulted in a history of rate stability.

- [ClearBenefits.ca Essentials Program](#) (3—20+) Pooled (most affordable)
- [ClearBenefits.ca Lifestyle Program](#) (3—20+) Pooled (healthy lifestyle-focused coverage)

Features:

- No medical questions required
- Portability between programs
- Pay Direct Drug Cards
- Pay Direct Dental
- Electronic, email, fax or mail submission for all other Extended Health claims
- On-line administration
- On-line employee web access
- Exclusive to [ClearBenefits.ca](#)
- Underwritten by The Co-operators
- Service available locally and nationally

Options

- Critical Illness
- Employee Assistance Program - Solarah
- Second Opinion Consult - WorldCare
- ContinYou - Individual health and dental conversion coverage - The Co-operators
- Health Care Spending Accounts
- Cost Plus

Can the Pooled Plans be customized?

- Yes. Certain benefits can be customized for the needs of your business
- Contact us for more information

ClearBenefits.ca - Experience-Rated Program*

- Available for groups of 3 - 500+
- Best suited for groups of 20+
- Enhanced plan flexibility—create your own plan
- Stand-alone plans share risk with clients through premium variability.

Features:

- No medical questions required
- Enhanced plan design flexibility

Group Programs - Other

- Group Retirement Plans**
- Group Auto & Home Program***

Individual Insurance

- Life Insurance
- Critical Illness
- Disability Insurance

*Pooled Group Benefits Programs underwritten by Co-operators Life Insurance Company ** Group Retirement Plans - administered by The Co-operators
***Preferred rates offered by The Co-operators for clients of Clear Solutions Benefits (Auto in AB & ON only)

A Better Way To Do Benefits