



ClearBenefits.ca

Pooled Program  
vs.  
Current

# Plan & Rate Comparison Resource

Prepared For

Sample Company

July 7, 2023

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Presented by:

**Sample Advisor**

## Introduction

**Note:** This workbook is optimized for PDF viewing

### **Compares ClearBenefits.ca Pooled Program to your experience-rated plan**

Overview of how benefits work and a refresher of the key points to help provide employers the information needed to make an informed decision

### Why ClearBenefits.ca Pooled program?

#### **Employer is joining a professionally managed, existing group benefits program**

Combines all clients into 1 pool for a wide spread of risk to stabilize rates

ClearBenefits.ca is responsible for ongoing decisions including plan design options, cost containment etc.

Our approach effectively eliminates the volatility common to benefits plans of 3 - 20+

### What is an Experience-Rated Plan?

#### **Employer is implementing a self-managed plan on a stand-alone basis**

Rates for most benefit lines are based on the specifics of their staff only

Employer is responsible for decisions including managing plan design, cost containment strategies etc.

Annual rate adjustments are often unpredictable, resulting in budgeting challenges

#### **Factors that directly affect experience-rated plan plan from year to year:**

Geographic location

Average age of staff

Mix of male and female staff

Claims (How much the plan was used)

Inflation trend

### ClearBenefits.ca 3 Steps to Benefits:

The following tools at ClearBenefits.ca can help you find the right approach and plan for your business:

Plan Finder - interactive tool

Explainer PDF & Videos

Quote summary

### Plan & Rate Comparison:

A review of ClearBenefits.ca Pooled Program compared to current plan



## Explainer Page

### Getting Started

- Introduction
- Explainer Page

### Overview and Review

- Better Benefits / Our Approach
- Why Offer a Benefits Plan?
- Coverage Options
- Selecting the Right Structure
- Understanding Renewals
- Plan Cost
- Experience-Rated Cost Containment
- Experience-Rated Plan Considerations
- Other Considerations

### Renewal Analysis

This tool helps determine if an experience rated renewal is fair.  
Analyzes past year premiums and claims of Extended Health & Dental benefits only.  
Does not factor in prior year(s) weighting

### Cost to Change Disclosure

Illustrates the effect of initial premium discounts, IBNR & productivity costs.

### Projected Renewal

Projection of financial impact at renewal of switching between experience-rated plans  
Illustrates effect at renewal of any initial premium discounting, assumes same claims as previous year, funding of IBNR.

### Plan Comparison - Essentials

Side-by-side comparison of current plan design vs. ClearBenefits.ca Essentials Program options

### Rate Comparison - Essentials

A side-by-side comparison of current plan rates & volumes vs. ClearBenefits.ca Essentials Program options

### Plan Comparison - Lifestyle

Side-by-side comparison of current plan design vs. ClearBenefits.ca Lifestyle Program options

### Rate Comparison - Lifestyle

A side-by-side comparison of current plan rates & volumes vs. ClearBenefits.ca Lifestyle Program options

# Better Benefits

[ClearBenefits.ca](#) is a web-based Group Benefits Provider that develops, distributes and manages exclusive Group Benefits Programs.

Our stable rate methodology helps provide clients the best opportunity for long-term success.

- **Pooled** - Large group advantages to groups of 3 - 20+ delivering quality coverage with stable rates
- **Experience Rated** - Traditional-style plans leveraging ClearBenefits.ca wholesale buying power
- **Group Retirement** - Great way to add to your employee compensation



## Our Approach

An informed client is better equipped to make decisions regarding their employee benefits plan. Providing the best tools and information necessary to help you make the best choices for your business.



## Why Offer a Benefits Plan?

### Popular

Group Benefits are a vital part of a competitive compensation package, making it easier to attract and retain valued employees, providing affordable access to healthcare.

Healthy employees can be more productive, less stressed, have fewer sick days, which can result in less disruption to your business.

### Affordable

Employers are pleasantly surprised with how affordable a benefits plan can be as it can be more cost-effective than a cash raise. Benefits can be a tax-deduction to your company and a tax-free benefit to your employees.

### Valued

The value of benefits is remembered long after a raise would have been forgotten.

Staff can feel a higher level of value and respect resulting in a higher degree of company loyalty.

### Importance of Employee Retention

Many employers make long term commitments to their staff. Skilled workers are the top of the pay scale of most industries due to their skills, education and training.

Employers have a vested interest in keeping workers as they are the economic backbone of a company, making employee retention important.



## Coverage Options

Group Benefits plans can include combinations of:

### Catastrophic Benefits:

Insures "Unexpected Events" that can have 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



## Selecting the Right Structure

### Pooled Programs

Pooled plans are a great choice for groups of 3—20+ employees looking for rate stability. Ideal for clients wanting a plan that is easy to budget for, no current benefits plan, are experiencing change, growth or staffing fluctuations. For businesses experiencing any of these issues, we **recommend** one of our pooled programs.

These will most often provide the best opportunity for stable premiums, quality coverage, simple to administer and are the easiest to budget for.

### Experience Rated Program

Appropriate for clients that prefer a custom plan where rates are based on their own claims experience. [ClearBenefits.ca](https://clearbenefits.ca) program features wholesale TLR's (administration costs).

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



## Understanding Renewals

### ClearBenefits.ca Pooled Program

Rates are adjusted annually on June 1 based on averages of the entire pool. This creates a wide spread of risk among many clients, smoothing out the volatility common to most groups of 3 - 20+.

### Experience-Rated Plans

Rates are adjusted annually for the next 12 months based on a changes in demographics and a weighted average of the previous 3 years claims experience.

You can expect changes in premiums each year as a result of changes in:

- Average age
- Gender
- Occupations
- Volume of insurance
- Family status of your employees
- Claims experience
- Inflation trends





## Plan Cost

### ClearBenefits.ca Pooled Program

Premiums for our pooled program are based on averages of the entire pool, with rates per province. 10 plans provide options for almost any budget.

### Experience-Rated

Premiums for experience-rated plans are determined by a wide variety of factors in order to determine the correct rates each year.

### Cost sharing

Most employers share the cost of a plan 50/50 with their employees. We find 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.

Alternatively, some employers share the cost of a plan by paying for the Extended Health and Dental portions of a plan. Employees should still pay the Life Insurance & Disability portions of their coverage in order to ensure these benefits would be paid tax-free in the even of a claim.

Extended Health and & Dental Premiums can be tax-deductible to the company, and a tax-free benefit to employees.



## Experience-Rated Cost Containment

Artificially low initial premiums inevitably leads to abnormal premium increases the following years as the insurer needs to bring the premiums into line with the actual cost.

### Extended Health and Dental

You can expect changes in renewal rates each year as a result of:

- Discount recapture (as applicable)
- Establishing IBNR Reserve
- Claims experience
- Inflation trend: Dental - approx. 6 - 9% per year
- Inflation trend: Extended Health & Prescription Drugs - approx. 11 - 13% per year
- Changes in the average age, genders, occupation, insurance volume and family status of staff

There is usually very little difference in rates between carriers by the time a client has had an experience-rated plan 2—3 years. A properly priced and efficient plan design is the most effective method of trying to contain and manage premiums for these types of plans.

### Life, AD&D, Dependent Life, Disability Insurance, Critical Illness

These are usually fully pooled benefits. Rates are based on the demographics of the group (age, volumes, gender, occupation). The insurer's claims experience of its pool impacts these rates.



## Experience-Rated Cost Containment (con't)

### Extended Health Care, Prescription Drugs, Dental Care

Depending on the size of the group and length of time with the current carrier, premiums for these benefits may be semi-pooled initially, gradually becoming solely based on the claims experience of the individual group.

The larger the group, the sooner rates are based entirely on a client's own claims experience.

### Demographics

A lower average age can help decrease pooled rates. Occupations help determine the risk class for pooled benefits. A higher volume of insurance will reduce some of the pooled rates while increasing others.

It is important to structure the plan in a way that encourages normal usage of the plan:

- Start with a plan you can grow with
- Expand coverage at a future date in place of a raise
- Use of co-insurance to help encourage stable claiming patterns
- Waiting period for new employees

# Experience-Rated Plan Considerations

Here is an insight into some of the factors that determine renewal rates of experience-rated plans and where the rate volatility can come from:

## Life, AD&D, Dependent Life, Disability Insurance, Critical Illness

These are normally fully pooled benefits. Rates are based on the demographics of the group (ie. age, volume of insurance, gender and occupation). The insurer's claims experience of its overall pool for these benefits also has an impact on rates.

## Extended Health Care, Drugs, Dental Care

Depending on the size of the group, premiums for these benefits are partially based on inflation trend, experience of the individual group, and can partly pooled. For a larger group, premiums for these benefits can be based on being semi-pooled initially and gradually become based solely on the experience of the individual group.

## Effects of demographic changes

A decrease in the average age can put **downward** pressure on pooled, health & dental rates.

An increase in the average age can put **upward** pressure on pooled, health & dental rates.

No change in the average age can have a **neutral** effect on pooled, health & dental rates.

## Effects of changes in the # of employees

An increase in the # of employees age can put **downward** pressure on pooled, health & dental rates.

A decrease in the # of employees can put **upward** pressure on pooled, health & dental rates.

No change in the # of employees can have a **neutral** effect on pooled, health & dental rates.

## Effects of changes in claims

An increase in claims as a % of paid premiums can put **upward** pressure on health & dental rates.

A decrease in claims as a % of paid premiums can put **downward** pressure on health & dental rates.

No change in claims % can have a **neutral** effect on health & dental rates.

## Effects of employee turnover

If you have a high level of staff turnover, this can change the # of employees, average ages, family status and claiming patterns. From an insurer perspective, a group with more than 15% change in staff can void any rate guarantees and positive claims history as this will change the risk profile of the group.



## Other Considerations

ClearBenefits.ca Pooled Program features the flexibility of having different levels of coverage by class of staff, enabling clients to better meet the needs of your company and staff

- Ability to customize through optional benefits, eligibility by class etc.
- Though a 3 month waiting period is most common, you can have different waiting periods for different classes of employees
- It is important to maintain quality coverage as strong definitions can provide solid and reliable coverage when claims arise
- While 75% employee participation is generally required for groups of 10+, it is preferable from an employer standpoint to have 100% participation

### Other Important Points:

- Prescription Drugs , Paramedicals and Dental Care are the most utilized benefits
- It is important to structure coverage to limit risk and encourage appropriate use of these benefits



## Plan & Rate Comparison Presentation - Worksheet Data

Prepared: **July 7, 2023**

Date Prepared **July 7, 2023**

Advisor Name **Sample Advisor**

Company Name

**Sample Company**

### Current Plan Design

Basic Life Insurance & AD & D	Current Plan - Class 1	Current Plan - Class 2
Employee Life Insurance (each benefit)	\$25,000	\$25,000
Accidental Death & Dismemberment	\$25,000	\$25,000
Dependent / Child Life Insurance	n/a	n/a
<b>Optional Life Insurance / Optional AD&amp;D</b>		
\$500,000 maximum / units of \$10,000	?	?
Available to employee and/or spouse	?	?
<b>Extended Healthcare</b>		
Overall Maximum	Unlimited	Unlimited
Deductible	\$25 / \$50	n/a
Emergency Travel Medical - OOC	Yes	Yes
Hospital (Semi-Private) / Ambulance	100%	100%
Drug Card - Generic / Brand	80% Generic/\$5 Disp max	100% Generic
per Prescription Deductible	n/a	n/a
Annual Drug Maximum	\$3,000	Unlimited
Other Covered Expenses	100%	100%
Paramedical	100%	100%
Paramedical Practitioners	\$500 / \$35 per visit	\$500
Eye exams - per 24 months	1 per 24 months	1 per 24 months
Lens, Frames, Contacts - per 24 months	\$200	\$200
<b>Dental</b>		
Annual Dental Maximum	\$1,500	\$1,500
Recall Exams	1 per 6 months	1 per 6 months
<b>Dental - Basic (Routine Coverage)</b>		
Deductible	\$25 / \$50	n/a
Cleanings	80%	100%
X-Rays	80%	100%
Scaling	80%	100%
Fillings	80%	100%
Root Canals	80%	100%
Oral Surgery	80%	100%
Gum Disease Treatment	80%	100%
Denture Maintenance	80%	100%
<b>Dental - Major Restorative</b>		

### Current Plan Rates & Volumes

Benefit	of Lives	Volume	Current	Renewal
<b>Life Insurance</b> per \$1,000 of Benefit	11	\$250,000	0.540	0.540
<b>Dependent Life</b>	7		0.000	0.000
<b>AD&amp;D</b> per \$1,000 of Benefit	11	\$250,000	0.050	0.050
<b>STD</b> Per \$10 of Benefit	11	\$0	0.000	0.000
<b>LTD</b> Per \$100 of Benefit	11	\$0	0.000	0.000
<b>CI</b> per \$1,000 of Benefit	11	\$90,000	1.030	1.030
<b>EHC</b>	3	Single	125.000	137.000
	3	Couple	225.000	265.000
	3	Family	225.000	265.000
<b>Dental</b>	3	Single	75.000	100.000
	3	Couple	175.000	225.000
	3	Family	175.000	225.000
<b>EAP</b>	11		0.000	0.000
<b>SOC</b>	11		0.000	0.000
<b>VHC</b>	11		0.000	0.000

### Current Plan Renewal

Crowns	n/a	50%
Onlays	n/a	50%
Bridges	n/a	50%
Dentures	n/a	50%
<b>Long Term Disability:</b>		
% of eligible monthly earnings	n/a	n/a
Maximum monthly benefit	n/a	n/a
Benefit period	n/a	n/a
<b>Virtual Healthcare</b>		
	?	?
<b>Short Term Disability (66.67%/1/8/17)</b>	n/a	n/a
<b>Critical Illness</b>	\$10,000	n/a
<b>Employee Assistance Program</b>	n/a	n/a
<b>Second Opinion Consult</b>	n/a	Included / Best Doctors
<b>Termination Age</b>	?	71

Monthly payroll: \$42,879  
# hrs per work week: 40  
# of employees: 11  
ER Contribution: 50%

Marketing Discount - Option 1: 10.00%  
Marketing Discount - Option 2: 20.00%

Claims Period: May 1, 2021 to May 1, 2022  
Months in Reporting Period: 12

EHC Premiums \$20,000  
EHC Paid Claims \$14,400  
EHC TLR 72.00%  
EHC Trend 11.50%  
EHC Credibility 50.00%

Dental Premiums \$12,000  
Dental Paid Claims \$8,400  
Dental TLR 72.00%  
Dental Trend 6.00%  
Dental Credibility 60.00%

Average age - Prior 43.7  
Average age - Current 43

# Employees - Prior 12  
# Employees - Current 11

Prior Year EHC Claims \$7,000  
Prior Year Dental Claims \$10,000

IBNR - EHC: 8.00%  
IBNR - Dental: 8.00%

Essential:	# Lives	Volume	Option 1		Option 2		Option 3		Option 4		Option 5	
			Rates	Total	Rates	Total	Rates	Total	Rates	Total	Rates	Total
Life	11	237500	0.525	124.59	0.525	124.59	0.525	124.59	0.525	124.59	0.525	124.59
Dependent Life	7		5.022	45.2	5.022	45.2	5.022	45.2	5.022	45.2	5.022	45.2
AD & D	11	237500	0.043	10.21	0.043	10.21	0.043	10.21	0.043	10.21	0.043	10.21
STD	11	No	0.453		0.453		0.453		0.453		0.453	
Long Term Disability	11	21830	2.17	473.64	2.17		2.17	473.64	2.17		2.17	
EHC Single	3	Yes	129.006	387.02	129.006	387.02	78.012	234.04	78.012	234.04	56.52	169.56
EHC Couple	3	Yes	258.012	774.04	258.012	774.04	156.024	468.07	156.024	468.07	113.04	339.12
EHC Family	3	Yes	335.412	1006.24	335.412	1006.24	202.806	608.42	202.806	608.42	146.961	440.88
EHC Member And Children		Yes										
Dental Single	3	Yes	68.598	205.79	68.598	205.79	53.883	161.65	53.883	161.65	47.214	141.64
Dental Couple	3	Yes	137.196	411.59	137.196	411.59	107.775	323.33	107.775	323.33	94.428	283.28
Dental Family	3	Yes	178.353	535.06	178.353	535.06	140.103	420.31	140.103	420.31	122.751	368.25
Dental Member And Children		Yes										
Critical Illness	11		1.119	89.52	1.119	89.52	1.119	89.52	1.119	89.52	1.119	89.52
EAP	11	No	3.881		3.881		3.881		3.881		3.881	
SOC	11	No	1.72		1.72		1.72		1.72		1.72	
Virtual Healthcare	11	Yes	4.13	45.43	4.13	45.43	4.13	45.43	4.13	45.43	4.13	45.43

Lifestyle	# Lives	Volume	Option 1		Option 2		Option 3		Option 4		Option 5	
			Rates	Total	Rates	Total	Rates	Total	Rates	Total	Rates	Total
Life	11	475000	0.525	249.17	0.525	249.17	0.525	249.17	0.525	249.17	0.525	249.17
Dependent Life	7		6.32	56.88	6.32	56.88	6.32	56.88	6.32	56.88	6.32	56.88
AD & D	11	475000	0.043	20.42	0.043	20.42	0.043	20.42	0.043	20.42	0.043	20.42
STD	11	No	0.453		0.453		0.453		0.453		0.453	
Long Term Disability	11	21830	2.647	577.76	2.647		2.647	577.76	2.647		2.647	
EHC Single	3	Yes	145.701	437.1	145.701	437.1	123.228	369.68	123.228	369.68	101.502	304.51
EHC Couple	3	Yes	291.402	874.21	291.402	874.21	246.456	739.37	246.456	739.37	203.013	609.04
EHC Family	3	Yes	378.828	1136.48	378.828	1136.48	320.391	961.17	320.391	961.17	263.907	791.72
EHC MemberAndChildren		Yes										
Dental Single	3	Yes	83.322	249.97	83.322	249.97	81.243	243.73	81.243	243.73	70.947	212.84
Dental Couple	3	Yes	166.635	499.91	166.635	499.91	162.477	487.43	162.477	487.43	141.885	425.66
Dental Family	3	Yes	216.63	649.89	216.63	649.89	211.221	633.66	211.221	633.66	176.13	528.39
Dental MemberAndChildren		Yes										
Critical Illness	11		1.119	89.52	1.119	89.52	1.119	89.52	1.119	89.52	1.119	89.52
EAP	11	Yes	3.881	42.69	3.881	42.69	3.881	42.69	3.881	42.69	3.881	42.69



## EHC & Dental Renewal Analysis

Prepared: July 7, 2023

Advisor **Sample Advisor**  
 Claims Period: May 1, 2021 to May 1, 2022  
 Months in reporting period 12

EHC Premiums	\$20,000	72.00% Loss Ratio
EHC Paid Claims	\$14,400	\$22,300 Experience Rated Premium
EHC TLR	72.00%	\$22,300 Trended Annual Premium
EHC Trend	11.50%	\$22,300 Blended Annual Premium
EHC Credibility	50.00%	11.50% EHC % premium adjustment before demographic changes
EHC Pooled	50.00%	\$1,667 Current EHC Monthly Premium
		\$1,858 Projected EHC Monthly Renewal Premium
Dental Premiums	\$12,000	70.00% Loss Ratio
Dental Paid Claims	\$8,400	\$12,367 Experience Rated Premium
Dental TLR	72.00%	\$12,720 Trended Annual Premium
Dental Trend	6.00%	\$12,508 Blended Annual Premium
Dental Credibility	60.00%	4.23% Dental % premium adjustment before demographic changes
Dental Pooled	40.00%	\$1,000 Current Dental Monthly Premium
		\$1,042 Projected Dental Monthly Renewal Premium

**8.77%** Overall % Increase before demographic changes \*\*

### Other Considerations:

Average age	Prior	43.7
Average age	Current	43
# employees	Prior	12
# Employees	Current	11

### Notes:

## Cost to Change Disclosure (Experience-Rated plans)

Prepared: July 7, 2023

Advisor **Sample Advisor**  
 Claims Period: May 1, 2021 to May 1, 2022  
 Months in reporting period 12

### Hard Cost

<b>EHC Premium</b>	\$20,000	10.00%	Marketing discount applied to prior year rates
<b>IBNR</b>	-\$1,600	8.00%	IBNR rate / required claims reserve to establish
<b>Prior Year Claims</b>	\$14,000		Prior year claims can help indicate a claiming trend
<b>Current Year Claims</b>	\$14,400	2.86%	Change in claims over previous claims period
<b>Dental Premium</b>	\$12,000	10.00%	Marketing discount applied to prior year rates
<b>IBNR</b>	-\$960	8.00%	IBNR Rate
<b>Prior Year Claims</b>	\$10,000		Prior year claims can help indicate a claiming trend
<b>Current Year Claims</b>	\$8,400	-16.00%	Change in claims over previous claims period

### Soft Cost

<b>Productivity Cost</b>	-\$3,200	10% of 1st year premium according to actuarial studies
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<b>Cost to Change</b>	-\$5,760
<b>Proposed Savings</b>	\$3,200
<b>Est. Savings</b>	-\$2,560

<b>Total of hard and soft costs</b>	
<b>10.00%</b>	<b>Premium savings from marketing discount</b>
<b>Net 1st year advantage to:</b>	<b>Sample Company</b>

### Other Considerations:

IBNR = The hidden cost of a plan change as reserves need to be re-established with the new insurer  
 Productivity Cost = Time spent sourcing new plans, plan selection, completion of new forms, staff meetings, questions etc...  
 A change in plan generally increases usage due to renewed plan awareness

## Projected Renewal (Moving to another Experience-Rated plan)

Prepared: July 7, 2023

Advisor **Sample Advisor**  
 Claims Period: May 1, 2021 to May 1, 2022  
 Months in reporting period 12

EHC Premiums	\$20,000	72.00% Loss Ratio
EHC Paid Claims	\$14,400	\$25,088 Experience Rated Premium
EHC TLR - IBNR	64.00%	\$22,300 Trended Premium
EHC Trend	11.50%	\$23,694 Blended Premium
EHC Credibility	50.00%	18.47% EHC % premium adjustment (demographic changes excl)
EHC Pooled	50.00%	\$1,667 Current EHC Monthly Premium
Marketing Discount	10.00%	\$1,974 Projected EHC Monthly Renewal Premium
Dental Premiums	\$12,000	70.00% Loss Ratio
Dental Paid Claims	\$8,400	\$13,913 Experience Rated Premium
Dental TLR - IBNR	64.00%	\$12,720 Trended Premium
Dental Trend	6.00%	\$13,436 Blended Premium
Dental Credibility	60.00%	11.96% Dental % premium adjustment (demographic changes excl)
Dental Pooled	40.00%	\$1,000 Current Dental Monthly Premium
Marketing Discount	10.00%	\$1,120 Projected Dental Monthly Renewal Premium

Assumptions	
Rates	Same as previous year
Claims	Same as previous year
Inflation Trend - EHC	11.50%
Inflation Trend - Dental	6.00%
IBNR - EHC:	8.00%
IBNR - Dental:	8.00%
Marketing Discount:	10.00%
Marketing Discount:	20.00%

**Other**  
 Target Loss Ratio (TLR) less IBNR = 1st year adjusted TLR (result is less premium available to pay claims)  
 Marketing Discount: Undisclosed 1st year rate reduction used as a sales inducement

### Example 1:

**28.92%** Overall % Increase before demographic changes

Illustrates effect at renewal of:

- Same Claims as Previous Year
- **10.00%** Marketing Discount from Previous Year Premiums
- Re-establishing of IBNR

### Example 2:

**45.04%** Overall % Increase before demographic changes

Illustrates effect at renewal of:

- Same Claims as Previous Year
- **20.00%** Marketing Discount from Previous Year Premiums
- Re-establishing of IBNR

<b>Basic Life Insurance &amp; AD &amp; D</b>	<b>Current Plan - Class 1</b>	<b>Current Plan - Class 2</b>	<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>	<b>Option 4</b>	<b>Option 5</b>
Employee Life Insurance (each benefit)	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Accidental Death & Dismemberment	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Dependent / Child Life Insurance	n/a	n/a	\$10,000 / \$5,000	\$10,000 / \$5,000	\$10,000 / \$5,000	\$10,000 / \$5,000	\$10,000 / \$5,000
<b>Optional Life Insurance / Optional AD&amp;D</b>							
\$500,000 maximum / units of \$10,000	?	?	Optional	Optional	Optional	Optional	Optional
Available to employee and/or spouse	?	?	Optional	Optional	Optional	Optional	Optional
<b>Extended Healthcare</b>							
Overall Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Deductible	\$25 / \$50	n/a	n/a	n/a	n/a	n/a	n/a
Emergency Travel Medical - OOC	Yes	Yes	100% (\$5,000,000 lifetime / 90 day per trip maximums)				
Hospital (Semi-Private) / Ambulance	100%	1	100%	100%	100%	100%	100%
Drug Card - Generic / Brand	80% Generic/\$5 Disp max	100% Generic	100% / 80%	100% / 80%	90% / 70%	90% / 70%	80% / 60%
per Prescription Deductible	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Annual Drug Maximum	3000	Unlimited	\$5,000	\$5,000	\$2,000	\$2,000	\$1,000
Other Covered Expenses	100%	1	100%	100%	90%	90%	80%
Paramedical	100%	1	100%	100%	90%	90%	80%
Paramedical Practitioners	\$500 / \$35 per visit	500	\$550	\$550	\$400	\$400	\$350
Eye exams - per 24 months	1 per 24 months	1 per 24 months	1 per 24 mos / R&C	1 per 24 mos / R&C	1 per 24 mos / R&C	1 per 24 mos / R&C	1 per 24 mos / R&C
Lens, Frames, Contacts - per 24 months	\$200	200	\$350	\$350	\$300	\$300	\$250
<b>Dental</b>							
Annual Dental Maximum	\$1,500	\$1,500	\$1,500	\$1,500	\$1,000	\$1,000	\$750
<b>Basic (Routine Coverage)</b>							
Deductible	\$25 / \$50	n/a	n/a	n/a	n/a	n/a	n/a
Cleanings	80%	100%	80%	80%	80%	80%	80%
X-Rays	80%	100%	80%	80%	80%	80%	80%
Scaling	80%	100%	80%	80%	80%	80%	80%
Fillings	80%	100%	80%	80%	80%	80%	80%
Root Canals	80%	100%	80%	80%	80%	80%	80%
Oral Surgery	80%	100%	80%	80%	80%	80%	80%
Fluoride	#REF!	#REF!	80%	80%	80%	80%	80%
Gum Disease Treatment	80%	100%	80%	80%	80%	80%	80%
Denture Maintenance	80%	100%	80%	80%	80%	80%	80%
<b>Major Restorative</b>							
Crowns	n/a	50%	50%	50%	n/a	n/a	n/a
Onlays	n/a	50%	50%	50%	n/a	n/a	n/a
Bridges	n/a	50%	50%	50%	n/a	n/a	n/a
Dentures	n/a	50%	50%	50%	n/a	n/a	n/a
<b>Long Term Disability (112 day Waiting Period)</b>							
% of eligible monthly earnings	n/a	n/a	66.67%	n/a	66.67%	n/a	n/a
Maximum monthly benefit	n/a	n/a	\$6,000	n/a	\$6,000	n/a	n/a
Benefit period	n/a	n/a	5 Years	n/a	5 Years	n/a	n/a
<b>Virtual Healthcare</b>							
?	?		Included	Included	Included	Included	Included
<b>Short Term Disability (66.67%/11/8/17)</b>							
n/a	n/a		Optional	Optional	Optional	Optional	Optional
<b>Critical Illness</b>							
10000	n/a		Optional	Optional	Optional	Optional	Optional
<b>Employee Assistance Program</b>							
n/a	n/a		Optional	Optional	Optional	Optional	Optional
<b>Second Opinion Consult</b>							
n/a	Included / Best Doctors		Optional	Optional	Optional	Optional	Optional
<b>Termination Age</b>							
?	71		EHC & Dental Age 80	EHC & Dental Age 80	EHC & Dental Age 80	EHC & Dental Age 80	EHC & Dental Age 80



<b>Basic Life Insurance &amp; AD &amp; D</b>	<b>Current - 1</b>	<b>Current - 2</b>	<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>	<b>Option 4</b>	<b>Option 5</b>
Employee Life Insurance (each benefit)	\$25,000	\$25,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Accidental Death & Dismemberment	\$25,000	\$25,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Dependent / Child Life Insurance	n/a	n/a	\$15,000 / \$7,500	\$15,000 / \$7,500	\$15,000 / \$7,500	\$15,000 / \$7,500	\$15,000 / \$7,500
<b>Optional Life Insurance / Optional AD&amp;D</b>							
\$500,000 maximum / units of \$10,000	?	?	Optional	Optional	Optional	Optional	Optional
Available to employee and/or spouse	?	?	Optional	Optional	Optional	Optional	Optional
<b>Extended Healthcare</b>							
Overall Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Deductible	\$25 / \$50	n/a	n/a	n/a	n/a	n/a	n/a
Emergency Travel Medical - OOC	Yes	Yes	100% (\$5,000,000 lifetime / 90 day per trip maximums)				
Hospital - Semi-Private / Ambulance	100%	1	100%	100%	100%	100%	100%
Drug Card - Generic / Brand	80% Generic/\$5 Disp max	100% Generic	100% / 80%	100% / 80%	90% / 70%	90% / 70%	80% / 60%
per Prescription Deductible	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Annual Drug Maximum	3000	Unlimited	\$25,000	\$25,000	\$10,000	\$10,000	\$7,500
Other Covered Expenses	100%	1	100%	100%	90%	90%	80%
Paramedical	100%	1	100%	100%	100%	100%	100%
Paramedical Practitioners	\$500 / \$35 per visit	500	\$750 (max. \$100 visit)	\$750 (max. \$100 visit)	\$500 (max. \$100 visit)	\$500 (max. \$100 visit)	\$350 (max. \$100 visit)
Eye exams - 1 per 12 months	1 per 24 months	1 per 24 months	1 per 12 mos / R&C	1 per 12 mos / R&C	1 per 12 mos / R&C	1 per 12 mos / R&C	1 per 12 mos / R&C
Lens, Frames, Contacts - per 12 months	\$200	200	\$350	\$350	\$300	\$300	\$250
<b>Dental</b>							
Annual Dental Maximum	\$1,500	\$1,500	\$3,000	\$3,000	\$2,000	\$2,000	\$1,500
<b>Basic (Routine Coverage)</b>							
Deductible	\$25 / \$50	n/a	n/a	n/a	n/a	n/a	n/a
Cleanings	80%	100%	80%	80%	80%	80%	80%
X-Rays	80%	100%	80%	80%	80%	80%	80%
Scaling	80%	100%	80%	80%	80%	80%	80%
Fillings	80%	100%	80%	80%	80%	80%	80%
Root Canals	80%	100%	80%	80%	80%	80%	80%
Oral Surgery	80%	100%	80%	80%	80%	80%	80%
Fluoride	#REF!	#REF!	80%	80%	80%	80%	80%
Gum Disease Treatment	80%	100%	80%	80%	80%	80%	80%
Denture Maintenance	80%	100%	80%	80%	80%	80%	80%
<b>Major Restorative</b>							
Crowns	n/a	50%	60%	60%	50%	50%	n/a
Onlays	n/a	50%	60%	60%	50%	50%	n/a
Bridges	n/a	50%	60%	60%	50%	50%	n/a
Dentures	n/a	50%	60%	60%	50%	50%	n/a
<b>Long Term Disability (112 day Waiting Period)</b>							
% of eligible monthly earnings	n/a	n/a	66.67%	n/a	66.67%	n/a	n/a
Maximum monthly benefit	n/a	n/a	\$6,000	n/a	\$6,000	n/a	n/a
Benefit period	n/a	n/a	Up-to Age 65	n/a	Up-to Age 65	n/a	n/a
<b>Short Term Disability</b>							
Critical Illness	?	?	Optional	Optional	Optional	Optional	Optional
Employee Assistance Program	n/a	n/a	Optional	Optional	Optional	Optional	Optional
Second Opinion Consult	n/a	n/a	Optional	Optional	Optional	Optional	Optional
Termination Age	n/a	Included / Best Doctors	EHC & Dental Age 80	EHC & Dental Age 80	EHC & Dental Age 80	EHC & Dental Age 80	EHC & Dental Age 80





## 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 fair and responsibly priced premiums.
- Periodic information updates

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

A responsive approach designed to help ensure your plan meets client 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.



ClearBenefits.ca a web-based Group Benefits Provider that develops, distributes and manages a comprehensive range of pooled & experience-based Group Benefits programs.

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

## Pooled Programs

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.

- **Essentials Benefits Program** (3—20+) (most affordable)
- **Lifestyle Benefits Program** (3—20+) (enhanced coverage)

### Features:

- No medical questions required
- Portability between programs
- Pay Direct Drug Cards
- Pay Direct Dental
- On-line and smartphone app claims submission
- On-line administration
- On-line employee web access
- Virtual Healthcare
- Exclusive to [ClearBenefits.ca](http://ClearBenefits.ca)
- Underwritten by The Co-operators

### 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

## Experience-Based Program

- Rates are based on your company's own claims experience
- Lower fees through [ClearBenefits.ca](http://ClearBenefits.ca) pooled TLRs
- Enhanced plan design flexibility

## Group RRSP Program

- Group Retirement plans from The Co-operators made easy for clients of [ClearBenefits.ca](http://ClearBenefits.ca)
- Ideal for Groups of 3+
- Lower fees through pooled IMF's