

## Healthy workers can add to your bottom line

- Employee Benefits plans can improve the overall health and wellness of you, your employees and your families.
- Healthy employees are more productive, less stressed, have fewer sick days, which can result in less disruption to your business.
- Higher productivity can lead to higher profits



## About ClearBenefits.ca

ClearBenefits.ca is a web-based benefits provider specializing in the design, implementation and service of pooled and experience-rated employee benefits plans,

Working with you and your advisor to create an affordable and sustainable benefits plan that meets the needs of you and your staff, within a budget you are comfortable with.

### Our advisors can help you:

- Select from one of our most popular plans
- Design a custom plan
- Review and audit your current plan

Designing and implementing employee benefits solutions are all we do...

### Mailing Address:

338—1641 Lonsdale Ave.

North Vancouver BC V7M 2J5

T: 778.338.4083

F: 888.692.0113

TF: 888.803.3800

E: [connect@clearbenefits.ca](mailto:connect@clearbenefits.ca)

Website: [www.clearbenefits.ca](http://www.clearbenefits.ca)

### Independent Advisor:



A Better Way to Do Employee Benefits

# Plan Design

We design plans to meet your needs, goals and budget. Properly priced plans with strong definitions provide solid and reliable coverage when claims arise.



Employee Benefit plans can include:

## Life Benefits

- Life Insurance
- Accidental Death & Dismemberment
- Dependent Life Insurance

## Extended Health

- Prescription Drugs
- Health Benefits (Chiropractor, Physiotherapist, Massage Therapist, Naturopath, Podiatrist, Acupuncturist, Speech Therapist etc...)
- Travel Medical Insurance
- Visioncare

## Dental Benefits

- Basic
- Major
- Orthodontics

## Disability Benefits

- Short Term Disability
- Long Term Disability

## Other

- Critical Illness Insurance
- Virtual Healthcare
- Employee Assistance Program
- Second Opinion Consult

# Why Offer a Benefits Plan?

- Help attract and retain employees.
- Help increase productivity, quality and employee morale.
- A healthier workplace can lead to reduced employee turnover and absenteeism.
- To help protect employees and their families against devastating and catastrophic events.
- Can cost less than a cash raise as there are no additional increases in CPP, EI or WCB payments, and is tax-deductible .



# Support

Employee Benefits are part of a company's overall competitive compensation structure.

We make it easy for you to:

- Maintain your plan
- Keep benefits current
- Administer your plan smoothly



# Service

ClearBenefits.ca service includes:

- Benefits review
- Initial plan design
- Pooled & experience-rated options
- Initial onboarding
- Administration support
- Claims support
- Cost containment support
- Simplified renewal (pooled program)
- Periodic information updates