



ClearBenefits.ca

Benefits Programs for Groups of 3—20+

Pooled Benefits Programs

Our affordable programs balance quality coverage with stable rates, effectively eliminating volatility common to most benefits plans for groups of 3 - 20+.

Why Pooling?

We use a “true insurance” approach towards benefits with a spread of risk across many clients, essentially transferring risk to the pool, delivering the rate stability clients expect.

Better Benefits

- **Essentials Program** - most affordable
- **Lifestyle Program** - enhanced coverage

2 programs - 10 Options



Options can include:

- Prescriptions
- Dental Coverage
- Extended Health Benefits
- Eye Exams, Glasses, Contacts
- Paramedical (Massage, Chiropractor, Physiotherapy, etc.)
- Emergency Medical Travel Coverage
- Life Insurance
- Critical Illness Insurance
- Disability Insurance
- Virtual Healthcare
- Employee Assistance Program
- Second Opinion Consult

Simple to Start: Instant Quotes, Choose an Option, Simplified Set-up
No medical questions required*

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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