



ClearBenefits.ca

Pooled Programs Association Package

Better Benefits for Associations

ClearBenefits.ca is a web-based Group Benefits Provider
Exclusive pooled programs for groups of 3—20+

- **Essentials Program** - Most Affordable (5 options)
- **Lifestyle Program** - Enhanced Coverage (5 options)



Better Approach

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

We use a “true insurance” approach towards benefits with a spread of risk across many clients, effectively transferring risk to the pool, delivering what clients expect a benefits plan should be.

Better Solutions for Associations

- Available for groups of 3+
- Groups with up to 100% family coverage are eligible

Pooled Programs:

- Instant Underwriting
- Instant Quotes delivered online & by email
- Smart Phone App
- Pay Direct Drug & Dental Card
- claimsXchange® provider portal allows providers to electronically submit claims on behalf of their patients
- Direct Deposit of other claims
- On-line administrator and employee sites
- On-line employee booklets
- On-line forms

As a web-based Group Benefits provider we offer quality, sustainable benefits plans, with options for almost any budget.

*Pooled Group Benefits Programs underwritten by Co-operators Life Insurance Company



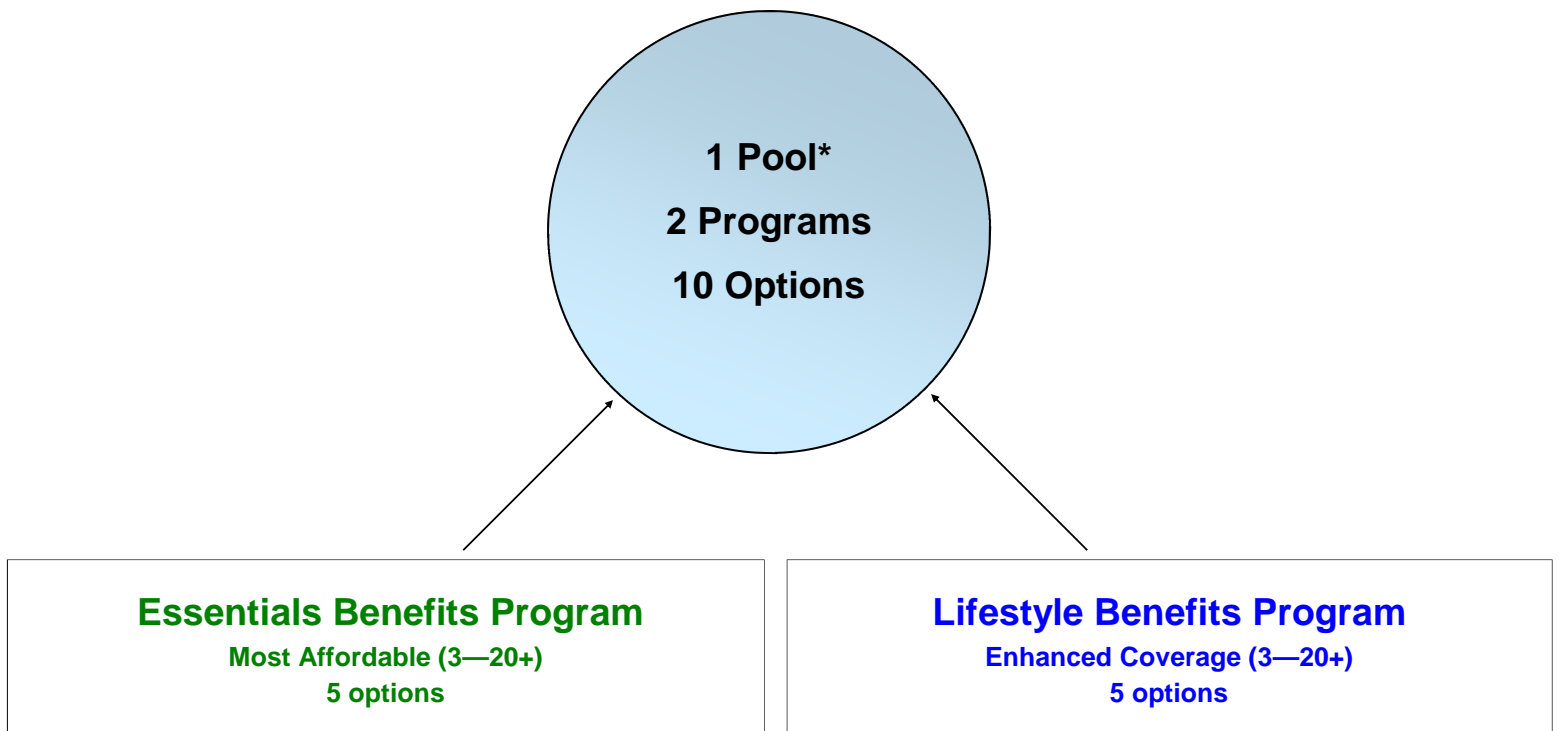
Benefits and Associations

- Association members are independently owned and operated businesses
- In order to arrange a benefits plan for an association, insurers typically require participation of the head office and all association member businesses with the head office taking on administration and financial responsibility for member premiums
- As association members are independent business owners, obtaining 100% participation is generally not possible, nor is central administration by the head office possible or preferable
- This leaves the standard method of underwriting each location separately, resulting in a lack of continuity rate continuity and stability throughout the association members

The Solution

ClearBenefits.ca Association Program ensures all locations have the same rate structure through pooled rates and claims, leaving it up to each location to choose if they will participate in the program. Each member location chooses their coverage options, with members locations responsible for their own premiums and administration.

We offer one of the only programs that meet the unique needs of the Canadian associations.



- [ClearBenefits.ca](https://clearbenefits.ca) takes the guesswork out of benefits through the spread of risk across many clients.
- No medical questions required*
*(unless applying for Life Insurance or Disability coverage that is in addition to any guaranteed non-evidence maximums)
- For groups of 3 or with more than 50% family content, we are pleased to offer Essentials Options 2, 4, 5

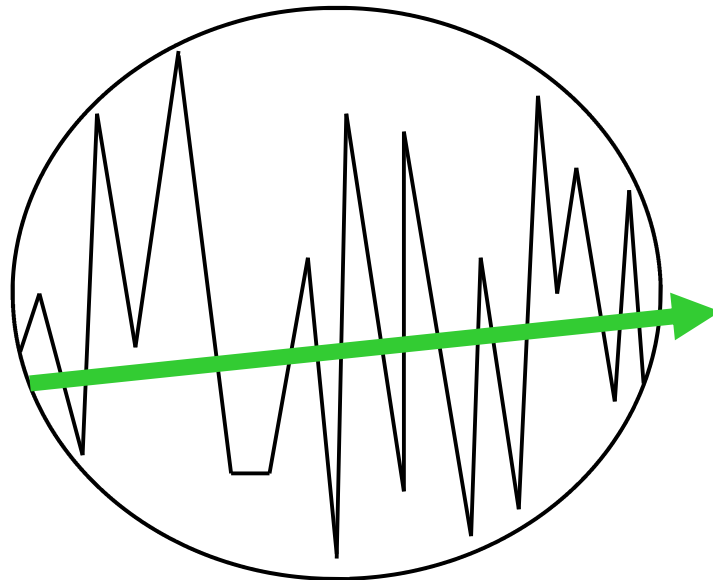
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Clear Stability

Our Pooled Approach

In order to create stability for all participants of our programs, our pooled approach blends the factors that normally create rate volatility for traditional group plans:

- Initial pricing
- Claims
- Average age
- # of staff
- Gender mix
- Inflation trend



While the factors affecting the rates for individual groups can vary significantly from year to year, our pooled programs have a proven history of delivering rate stability for all clients making our plans easier to budget for.

Combined average annual rate adjustments:

- 16 year average: 6.15%
- 10 year average: 7.04%
- 5 year average: 4.18%
- 3 year average: 3.00%
- 2023 average: 0.42%

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Basic Life Insurance & AD&D	Option 1	Option 2	Option 3	Option 4	Option 5
Employee Life Insurance (each benefit)	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Accidental Death & Dismemberment	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Dependent / Child	\$10,000 / \$5,000	\$10,000 / \$5,000	\$10,000 / \$5,000	\$10,000 / \$5,000	\$10,000 / \$5,000
Optional Life Insurance / Optional AD&D					
Available in units of \$10,000 (\$500,000 maximum)	Optional	Optional	Optional	Optional	Optional
Available to employee and /or spouse	Optional	Optional	Optional	Optional	Optional
Extended Healthcare					
Overall Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Out-Of-Country Emergency \$5,000,000 / 90 days per trip	100%	100%	100%	100%	100%
Semi-Private Hospital Room / Air & Ground Ambulance	100% /100%	100% 100%	100%/90%	100%/90%	100%/80%
Drug Expenses - Pay Direct Drug Card included on all options Generic / Brand coverage	100% / 80%	100% / 80%	90% / 70%	90% / 70%	80% / 60%
Drug Expense Annual Limit — per eligible family member	\$5,000	\$5,000	\$2,000	\$2,000	\$1,000
All Other Covered Expenses	100%	100%	90%	90%	80%
Paramedical Practitioners - per category, per eligible family member, per year	\$550	\$550	\$400	\$400	\$350
Vision: eye exams once every 24 months	R&C	R&C	R&C	R&C	R&C
Lens, Frames, Contacts per 24 months	\$350	\$350	\$300	\$300	\$250
Dental					
Annual Dental Maximum (per family member)	\$1,500	\$1,500	\$1,000	\$1,000	\$750
Recall Exams	1 / 6 months	1 / 6 months	1 / 6 months	1 / 6 months	1 / 6 months
Annual Deductible (single / family)	\$0	\$0	\$0	\$0	\$0
Basic: (Routine Coverage)					
Cleanings	80%	80%	80%	80%	80%
X-Rays	80%	80%	80%	80%	80%
Scaling	80%	80%	80%	80%	80%
Root Canals	80%	80%	80%	80%	80%
Oral Surgery	80%	80%	80%	80%	80%
Fluoride	80%	80%	80%	80%	80%
Gum Disease Treatment	80%	80%	80%	80%	80%
Denture Maintenance	80%	80%	80%	80%	80%
Major Restorative					
Crowns	50%	50%	50%	50%	n/a
On-lays	50%	50%	50%	50%	n/a
Bridges	50%	50%	50%	50%	n/a
Dentures	50%	50%	50%	50%	n/a
Long Term Disability					
% of eligible monthly earnings	66.7%	n/a	66.7%	n/a	n/a
Maximum monthly benefit	\$6,000	n/a	\$6,000	n/a	n/a
Benefit period	5 Years	n/a	5 Years	n/a	n/a
Virtual Healthcare					
Employee Assistance Program — by Morneau Shepell	Optional	Optional	Optional	Optional	Optional
Second Opinion Consult — by WorldCare	Optional	Optional	Optional	Optional	Optional
Short Term Disability (66.7% 1/8/16 Benefit Period)	Optional	Optional	Optional	Optional	Optional
Critical Illness	Optional	Optional	Optional	Optional	Optional

Basic Life Insurance & AD&D	Option 1	Option 2	Option 3	Option 4	Option 5
Employee Life Insurance (each benefit)	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Accidental Death & Dismemberment	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Dependent / Child	\$15,000 / \$7,500	\$15,000 / \$7,500	\$15,000 / \$7,500	\$15,000 / \$7,500	\$15,000 / \$7,500
Optional Life Insurance / Optional AD&D					
Available in units of \$10,000 (\$500,000 maximum)	Optional	Optional	Optional	Optional	Optional
Available to employee and /or spouse	Optional	Optional	Optional	Optional	Optional
Extended Healthcare					
Overall Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Out-Of-Country Emergency \$5,000,000 / 90 days per trip	100%	100%	100%	100%	100%
Semi-Private Hospital Room / Air & Ground Ambulance	100% / 100%	100% / 100%	100% / 90%	100% / 90%	100% / 80%
Drug Expenses - Pay Direct Drug Card included on all options Generic / Brand coverage	100% / 80%	100% / 80%	90% / 70%	90% / 70%	80% / 60%
Drug Expense Annual Limit — per eligible family member	\$25,000	\$25,000	\$10,000	\$10,000	\$7,500
All Other Covered Expenses	100%	100%	90%	90%	80%
Paramedical Practitioners - per category, per eligible family member, per year	\$1,000	\$1,000	\$750	\$750	\$500
Vision: eye exams once every 12 months	R&C	R&C	R&C	R&C	R&C
Lens, Frames, Contacts per 12 months	\$350	\$350	\$300	\$300	\$250
Dental					
Annual Dental Maximum (per family member)	\$3,000	\$3,000	\$2,000	\$2,000	\$1,500
Recall Exams	1 / 6 months	1 / 6 months	1 / 6 months	1 / 6 months	1 / 6 months
Annual Deductible (single / family)	\$0	\$0	\$0	\$0	\$0
Basic: (Routine Coverage)					
Cleanings	80%	80%	80%	80%	80%
X-Rays	80%	80%	80%	80%	80%
Scaling	80%	80%	80%	80%	80%
Root Canals	80%	80%	80%	80%	80%
Oral Surgery	80%	80%	80%	80%	80%
Fluoride	80%	80%	80%	80%	80%
Gum Disease Treatment	80%	80%	80%	80%	80%
Denture Maintenance	80%	80%	80%	80%	80%
Major Restorative					
Crowns	60%	60%	50%	50%	n/a
On-lays	60%	60%	50%	50%	n/a
Bridges	60%	60%	50%	50%	n/a
Dentures	60%	60%	50%	50%	n/a
Long Term Disability					
% of eligible monthly earnings	66.7%	n/a	66.7%	n/a	n/a
Maximum monthly benefit	\$6,000	n/a	\$6,000	n/a	n/a
Benefit period	Up to age 65	n/a	Up to age 65	n/a	n/a
Virtual Healthcare	Included	Included	Included	Included	Included
Employee Assistance Program — by Morneau Shepell	Yes	Yes	Yes	Yes	Yes
Second Opinion Consult — by WorldCare	Yes	Yes	Yes	Yes	Yes
Short Term Disability (66.7% 1/8/16 Benefit Period)	Optional	Optional	Optional	Optional	Optional
Critical Illness	Optional	Optional	Optional	Optional	Optional

a few questions...

- **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 there will be a cost sharing of the plan.

- **Can the “couple” rate apply to a single parent with 1 eligible dependent?**

Yes. It can apply to a married couple, common-law spouses or 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, contains costs, and effectively eliminates common administrative issues that can arise.

- **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 do we get started?

For a quote, [submit on-line](#), email the attached form to connect@clearbenefits.ca

starting a benefits plan...

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 Programs

- [ClearBenefits.ca](https://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

Can plans be customized?

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

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

- Company contact information
- Employee information
- Current plan design
- Claims and rate history
- Copy of last billing statement
- EP3 Certificate

We see a plan we like, what do we do now?

For more information on [ClearBenefits.ca](https://clearbenefits.ca) products, contact us, or your group benefits advisor.

Mail: 338 - 1641 Lonsdale Ave., North Vancouver, BC V7M 2J5 | **Tel:** 778.338.4083 | **Tel (TF):** 888.803.3800 |
Email: connect@clearbenefits.ca | **Web:** www.clearbenefits.ca

