



ClearBenefits.ca



ADVISOR PROGRAM

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Tel: 778.338.4083 | **Tel (TF):** 888.803.3800

Email: connect@clearbenefits.ca | **Web:** www.clearbenefits.ca

Why ClearBenefits.ca?

ClearBenefits.ca is an Online Group Benefits Provider delivering what your clients expect benefits programs should be.

Our Advisor Program provides you access to an industry leading way of doing Group Benefits.



Better Products

- Pooled Individual Benefits Program * (1 - 2)
- Pooled Group Benefits Program * (3—20+)
- Experience-Rated Program * (3—200+) pooled TLR
- Group Retirement Program * (Pooled IMF's)
- Individual Life, CI, DI Insurance Planners

What is our Advisor Program?

Group Benefits clients are an important part of you growing your insurance practice.

Online selling has become the normal way of doing business. As an Advisor, you need to adapt group benefits sales & service in order to retain clients, protect revenue and increase your bottom line.

Our Focus

- Digital platforms that support non face-to-face selling
- Simplified underwriting processes
- Simplified issue
- Mid-market solutions targeted for the typical business and individual client needs
- Products best suited for 95% of the marketplace

That's where we come in. ClearBenefits.ca programs and services support the professionalism you have built your practice on by delivering large group advantages to almost any size group.

Our focus is supplying the right solution, priced properly, so your client can make the best decision for their business or personal circumstances.

Brokerage

Independent Brokers have access to our 2 most popular products as well as the sales, service & renewal support.



Available Products

- Pooled Individual Benefits Program * (1 - 2)
- Pooled Group Benefits Program * (3—20+)

What is our Brokerage Program?

For non-exclusive independent insurance brokers we are pleased to provide the following products:

Individual Benefits

- ClearBenefits.ca Pooled Individual Program (1 - 2+)

Group Benefits

- ClearBenefits.ca Pooled Program (3 - 20+)

Services Provided:

- Quoting
- Onboarding
- Service
- Renewal delivery

Simplify your practice with these products

ClearBenefits.ca - Career Agency

Career Agents have access to all of our products as well as a turn-key system that includes ongoing training, sales, service & renewal support.



Available to Career Agents

- Pooled Individual Benefits Program * (1 - 2)
- Pooled Group Benefits Program * (3—20+)
- Experience-Rated Program * (3—200+) pooled TLR
- Group Retirement Program * (Pooled IMF's)
- Individual Life, CI, DI Insurance Planners

What is our Career Program?

For advisors exclusively contracted with ClearBenefits.ca:

- Be part of a growing organization
- Freedom from the responsibilities of building and operating a business
- Freedom to focus on sales and growing your income
- Training
- Prospecting
- Lead program
- Marketing materials
- Tools for every stage of the sales process
- Sales support at every stage of the sales process
- Quoting
- Underwriting support & follow-ups
- Onboarding
- Service
- Renewal preparation & delivery
- Automated service & compliance emails to group & individual clients

Contact us if you are already licensed, no longer want to be independent and the responsibilities that go with it, and are looking for a home agency with an existing system you can plug into.



Helping Advisors

- Retain existing clients
- Reduce time and expense
- Reduce staffing expenses

Summary of Programs & Services

Pooled Individual Programs

ClearBenefits.ca guaranteed acceptance individual health and dental plans provide flexible and affordable coverage options for individuals and families.

Our individual plans are designed for self-employed professionals, contract workers, small business owners, and anyone needing private coverage

Pooled Group Programs

Our pooled programs balance premium 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 the rate stability clients expect.

Experience-Based Program

Appropriate for clients that prefer a plan where rates are based on their own claims experience. This program features wholesale (pooled) TLR's which can result in lower rates compared to other experience-rated plans.

Our focus is to help Provide the best opportunity for stable rates and long term risk-management through a balance of plan design and proper funding levels.

Group Retirement Program

Ideal for groups of 3+, featuring lower fees through pooled IMF's.

*Program administered by The Co-operators

Individual Planners & Other:

- Life Insurance
- Critical Illness
- Disability
- Travel Insurance
- US-Based Urgent Care membership

Advisor Questions

Client relationship?

- Advisor retains and maintains client relationships

Who is the contact for Plan Administrators?

- Advisor service is provided by ClearBenefits.ca
- Plan Administrator service is provided by ClearBenefits.ca

ClearBenefits.ca – Advisor Relationship

- New business is quoted and placed through ClearBenefits.ca
- Programs are serviced through ClearBenefits.ca
- Advisor commissions are paid direct from the insurer or ClearBenefits.ca depending on the product
- Contracting
- Compliance
- Product support
- Training

Client On-Boarding

Our experienced staff manage most details of the on-boarding process, making it simpler for Advisors and clients.

Compensation - Individual Benefits, Travel, USA Urgent Care

Commissions are paid monthly as-earned.

Compensation - Group (ClearBenefits.ca Programs)

ClearBenefits.ca provides competitive, on-going compensation to advisors.

- 1st year annualized
- Monthly renewal paid as-earned once the earned commission equals the advanced commission

Compensation - Group (non-ClearBenefits.ca Programs)

- 1st year annualized
- Monthly renewal options: annualized or as-earned

How do we get started

Call or email to find out more about working with [ClearBenefits.ca](https://clearbenefits.ca)

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