



ClearBenefits.ca

Introduction Package

Programs & Services



A Better Way to do Benefits

Group Benefits by ClearBenefits.ca

Better Methods

ClearBenefits.ca is a web-based Group Benefits Provider that develops, manages and services exclusive Group Benefits Programs. Our proven methods and exclusive programs provides an industry leading way of doing Group Benefits.

Better Benefits

ClearBenefits.ca programs and services are ideal for clients that prefer experienced management. The success of our Pooled Programs provides us with a unique perspective of what is required to manage your Group Benefits program. Our stable rate methodology helps provide clients the best opportunity for long-term success.

Better Programs

- **Pooled** - Large group advantages to groups of 3 - 20+ delivering quality and stability clients expect
- **Experience Rated** - Traditional-style plans leveraging ClearBenefits.ca wholesale buying power
- **Group Savings Plans** - Pooled management expenses
- **Individual Insurance** - Life, Critical Illness, Disability, Health & Dental plans, Travel

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



Choosing ClearBenefits.ca

The relationship between your Business and your Employee Benefits Broker is central to the ongoing success of your Employee Benefits plan

Choosing a Broker

Your first step is to choose an employee benefits broker you feel comfortable with who will then act as your agent in arranging the most appropriate plan for your situation.

What We Do

Whether you select from one of our popular pooled plans, design a custom plan, or review and restructure an existing plan, [ClearBenefits.ca](https://clearbenefits.ca) works with you and a variety of Insurers to create a quality, affordable and sustainable benefits plan that meets your needs within the budget you are comfortable with.

We take your specifications to the marketplace, securing and summarizing quotes, presenting several appropriate options, ensuring you are paying fair and responsibly priced premiums.

Explain the selected plan, provide ongoing maintenance, focusing on cost containment and premium stability in addition to administrative support.

We will always speak plainly about your circumstances and any solutions that may be required



Why Offer a Benefits Plan?

Popular

Most employers would like to offer their employees a Group Benefits plan. It may be something you have thought about, or has already been promised to your staff.

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.



Selecting the right structure

There is no one “right” approach to benefits

The most appropriate plan for your circumstances depends on how you answer the following questions:

- How important is it for you to be able to reasonably budget for benefits costs?
- How much risk you are willing to assume?
- Would you prefer to transfer risk to the insurer?

Individual Plans: Ideal for 1—2 Members

ClearBenefits.ca offers individual plans for businesses with 1—2 staff featuring pooled rates and claims and no medical questions required, our programs deliver superior coverage.

Pooled: Ideal for 3—20+ Employees

ClearBenefits.ca offers pooled insurance plans that spread risk across many clients, providing quality coverage and stable premiums for businesses with 3-20+ employees.

Over 85% of employers are small or medium-sized with 3-20+ staff. Fluctuating claims, personnel changes, and shifts in average employee age often significantly impact rates for these companies.

With our pooled plans, rates stay consistent even as your business evolves. We eliminate the volatility typically associated with benefits for smaller groups.

If you're looking for health and dental plans that are:

- Easy to budget for
- Simple to administer
- Offers stable, predictable premiums

Then a ClearBenefits.ca pooled program is right for you. We take care of the details so you can focus on your business.

Quotes for the [ClearBenefits.ca](#) Pooled program can be done online or be submitted to our office.

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Selecting the right structure (con't)

Experience-Rated Plans: 20-200+ Employees

ClearBenefits.ca offers an in-house program as well as brokerage services for experience-rated plans. These are ideal for the 15% of businesses with 20—200+ staff that want rates based on claims history.

With a large, stable workforce and predictable claims patterns, these employers can take advantage of quality coverage and a better opportunity for stable premiums when using the ClearBenefits.ca Average Cost Method.

These businesses typically have dedicated plan administrators or controllers to handle accounting, administration, and HR duties. There are often formalized workplace policies and procedures. We can assist with developing workplace policies and procedures related to benefits.

Our focus is helping clients achieve stable, long-term rates through balanced plan design and proper funding levels. Realistic initial pricing is crucial, as artificially low premiums can lead to sharp rate adjustments at renewal as the insurer adjusts to the true costs.

While we can customize experience-rated plans with nearly any coverage level, certain considerations can promote long-term success:

- Stable workforce of 20-200+ employees
- Multi-year claims data for accurate pricing
- Balanced plan designs

If this describes your business, a customized experience-rated plan may be right for you. We can typically provide quotes within 1-2 weeks once we have the required information.

ASO: 200+ Employees

Administrative Services Only (ASO) is also referred to as self-insuring and looks like an insured plan from the plan member perspective. This approach allows companies to get more creative with plan designs as the business assumes claims risks for the opportunity to potentially reduce administrative costs.

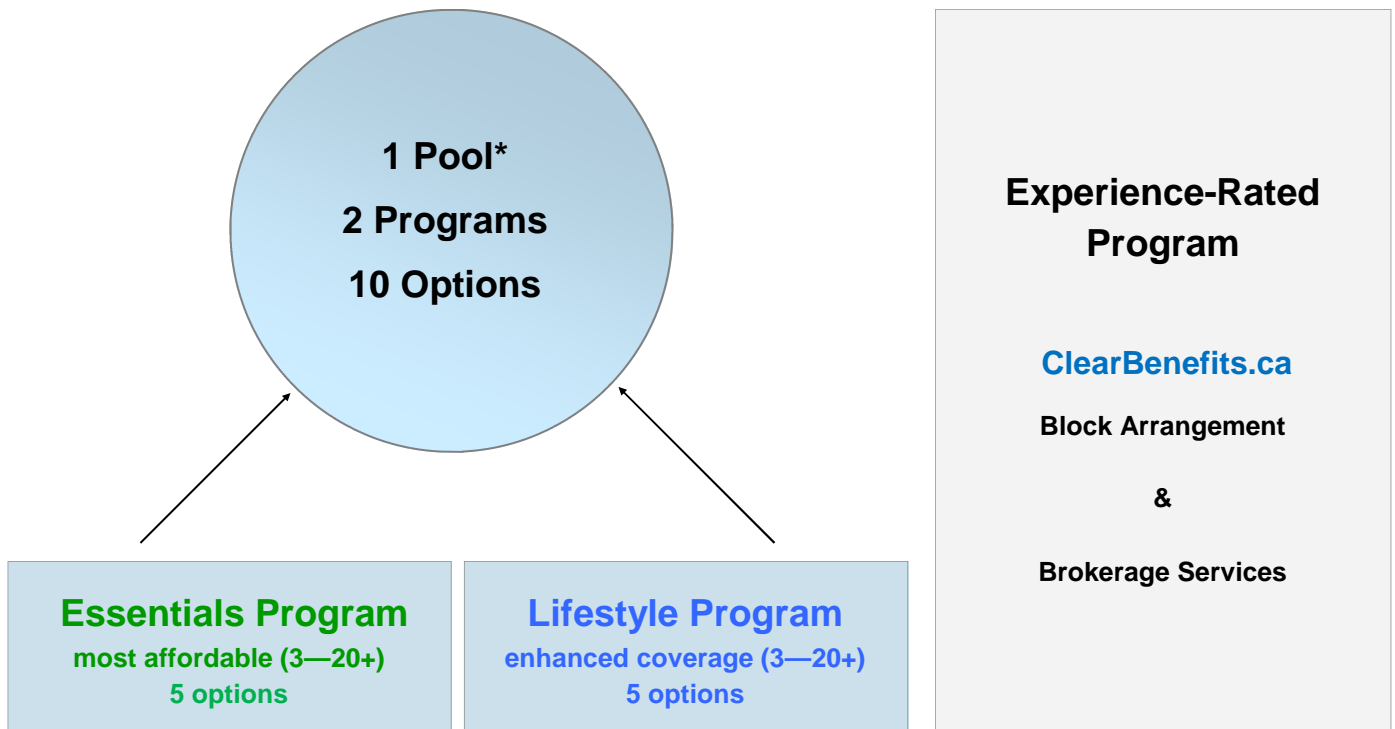
To qualify, your organization should have at least 200 employees, an existing benefits plan with 3-5 years of stable claims history, and annual premiums of \$100,000+ in each of Extended Health Care and Dental.

Self-insuring gives you more flexibility and control over your benefits spending, but again, does require assuming claims risk. Our experts can advise if this option makes sense for your organization.

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



Group of Products



Group Retirement Program**
Pooled Investment Management Fees

Individual Insurance
Life, Critical Illness, Disability, Health & Dental, Travel

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

**Group Retirement Plans - administered by The Co-operators



Coverage Options

Employee benefit plans can include combinations of:

Catastrophic Benefits: Insures “Unexpected Events” that can have significant 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
- Virtual Healthcare
- Employee Assistance Programs
- Second Opinion Medical

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Making an existing plan better

[ClearBenefits.ca](https://clearbenefits.ca) can enhance your current group benefits plan.

What if we already have a plan?

Through a comprehensive review of your existing circumstances, plan design, history, and needs, we will evaluate if your current plan still fits your organization and workforce.

When to change Insurers

We will work with your current insurer to resolve any unresolved issues. If there are ongoing unsolvable administrative, claims or billing issues that originate with the insurer, or an unexplainable rate change at renewal, then these are situations to change insurers.

When to change your Broker

If you are not pleased with the service, response times or communication, or feel you could benefit from a change, [ClearBenefits.ca](https://clearbenefits.ca) would be pleased to take over managing your benefits plan. Clients can generally change brokers without having to change insurers.

When to change Plan Design

Sometimes updating your existing plan design is all that's needed to keep your benefits current and competitive. Along with regular reviews, we recommend a full review every 3 years to ensure your plan design is kept current.

[ClearBenefits.ca](https://clearbenefits.ca) can improve your employee benefits program.



Group RRSP Program

Group Retirement plans from The Co-operators made easy for clients of [ClearBenefits.ca](https://clearbenefits.ca)

Ideal for Groups of 3+ | Lower fees through Pooled IMF's

Investment Options:

The Co-operators offer a solid line of high quality investment choices through target-date funds, asset allocation funds, market-based funds and guaranteed interest accounts

Customer Service:

Receive personalized service from a dedicated client service representative via toll-free phone number from anywhere in Canada. In-person reviews.

Easy-to-use Tools:

Employees can access their plan information and watch their savings grow online, when it's convenient for them. A step-by-step investor profile questionnaire and online calculators help employees understand their comfort level with investment risk and plan the level of contributions required to meet their retirement savings goals.

Plan Management and Communication:

Administration, contribution remittance and monitoring reports are done online, making plan management efficient so you're free to focus on your business. Your employees up can stay up-to-date through The Co-operators web services and informational newsletters.

Regulatory Compliance:

The Co-operators write and file administrative contracts with the appropriate regulators and update them as necessary for legislation or plan changes, providing services designed to exceed industry governance standards.



Individual Insurance

Financial Security for You and Your Family

Ideal for insurance needs in excess of your group coverage

Insurance Planner

Do you have the right amounts of insurance? ClearBenefits.ca online Insurance Planner is designed to create a roadmap of your basic insurance needs.

Life Insurance

Coverage for temporary or permanent needs such as mortgage, family needs, paying off debt, personal loans, final expenses, business needs and more.

Critical Illness Insurance

Protect you and your loved ones from the financial impact of a critical illness. A study suggests the financial impact of a critical illness typically lasts 9 months.

Disability Insurance

Protect your income. Plan for the unexpected. Protection when you need it most. Disability insurance keeps you financially secure if you can't work.

Individual Health & Dental

Ideal coverage for individuals and families not covered by an employer-sponsored group benefits plan, part-time workers, self-employed, contract workers and students.

Travel Insurance

Travel insurance, immigrant & visitor insurance, international health insurance for individuals, international business travelers & plans for employees working in another country



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 you are paying fair and responsibly priced premiums.
- Periodic information updates

[ClearBenefits.ca](#) Service System

A structured approach is designed to help ensure your plan meets your 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.**

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, massage 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?

Click here for an [Instant Quote](#), or email the attached form to connect@clearbenefits.ca

Starting a Benefits Plan

Which plan is right for us?

- 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 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

Experience-Based Program

- Appropriate for clients that prefer a plan where rates are based on their own claims experience.
- Our in-house program features wholesale (pooled) TLR's which can lower result in lower rates.
- Brokerage services available

Benefits Management

- Yes. We can typically manage an existing benefits plan with your current provider
- Ask about our Benefits Management services

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?

Contact us for more information on ClearBenefits.ca products & services

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Tel: 778.338.4083 | **Tel (TF):** 888.803.3800 | **Email:** connect@clearbenefits.ca | **Web:** www.clearbenefits.ca

