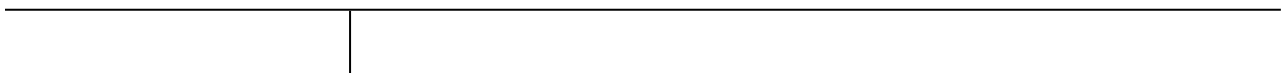


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Benefits

Making **Benefits**
Work For Business





Effective Solutions For Business Success

ASSOCIUM was established in 1984 as a consulting firm specializing in Human Resources Management and Organizational Development. In 1996 ASSOCIUM conducted an extensive needs analysis to better understand challenges facing small employers.

While cost and reliable customer service were identified as priorities, we identified on-going plan management as important to employers.

Our unique “block” approach accomplishes all that. Initial quotes are competitive and renewals are stable, relying on economies of scale and active plan management to keep rates competitive.



Uniquely positioned to manage your costs without sacrificing quality of benefits or service

ASSOCIUM approached insurance companies with our ideas to develop reasonably-priced and comprehensive Employee Benefits Package. As a result, partnerships with insurance companies developed and ASSOCIUM *Benefits* was formed.

Today, ASSOCIUM *Benefits* is a unique provider of employee group benefits specializing in the small to mid-size employer.

ASSOCIUM *Benefits* offer businesses access to fully-flexible benefit plans with innovative products, superior service and effective cost-containment features:

- Competitively prices plans.
- Ability to replicate your existing plan or develop a custom plan in order to offer the best total value.
- Multiple plan funding options (insured, pooled and ASO).
- Regular reporting to facilitate plan management.
- ASSOCIUM Group RRSP program.
- Access HR – an innovative value-added service providing HR support as needed.
- Preferred pharmacy network and Specialty drug and Patient management program
- ASSOCIUM Advantage group purchasing program

Industry leading support and services

BENEFITS

Employee benefits represent one of the most significant non-salary costs for an employer, choosing the right plan and plan carrier can make a difference. ASSOCIUM's clients have access to flexible benefit plans supported by excellent service and cost-containment features.

HR CONSULTING

With over 25 years of experience providing extensive knowledge of employment and labor law in all provinces. HR Consulting works in partnership with clients to facilitate effective solutions for organizational challenges.

TPA

As a Third Party Administrator ASSOCIUM Benefits is able to offer best in class of products from multiple carriers, providers and suppliers. We offer a single point of contact and simplicity in administration.

DRUG MANAGEMENT

Many of the drugs that have been developed over the past few years are specialty drugs requiring much more management, vigilance and support than conventional drugs. To assist employees and their families, a program of Specialty Drug and Patient management program has been developed.



FOR EMPLOYEES ON THE GO

Members have toll free access to speak directly to claims adjudicators and also have complete and secure online access to their personal claims and claims payment history through the plan provider.



Introducing ...

ASSOCIUM's Specialty Drug Management Program.



The Pharmaceutical Industry has made significant strides in developing drugs to combat numerous diseases states more effectively than ever before. Many of the drugs that have been developed over the past few years are specialty drugs or biologic drugs.

ASSOCIUM provides assistance in obtaining the necessary specialty drug therapy.

Our Drug Management Program is ready to assist you by offering seamless approach to resource options, dispensing, and treatment plans.

ASSOCIUM Drug Management Program offers members a choice of:

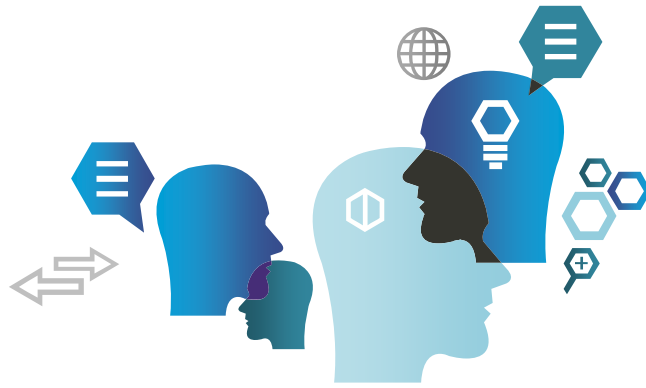
- Traditional walk in service.
- Concierge service with next day courier delivery.
- Specialty drug management program.

The ASSOCIUM Network includes Loblaw and affiliated pharmacies coast-to-coast.



SPECIALTY DRUG MANAGEMENT ASSISTANCE

The ASSOCIUM Pharmacy Network includes a dispensing fee cap of \$8.50 and an ingredient markup cap that helps you and your plan save money.



INNOVATIVE THINKING

Access HR

This product is a complimentary service included as a part of an employee benefits plan. Employers may access human resources consulting on an as needed basis to a per-service and annual maximum, dependent upon size.

FAMILY AND EMPLOYEE ASSISTANCE PLAN

Our comprehensive plan includes private counseling and support for employees and their immediate families. Five hours of face-to-face counseling as well as telephone, on-line service and traumatic incident counseling.

ASSOCIUM Advantage:

Private sector employers will have their plans supplemented by access to the ASSOCIUM Advantage offering of group purchasing opportunities. ASSOCIUM Advantage offers significant savings on office supplies, phone lines and many more items. The benefit rates will include a percentage-based fee (1% to 3%) that will be allocated to the administrative costs.

GROUP CRITICAL ILLNESS

Up to \$30,000 guaranteed issue coverage of 21 illnesses offered in increments of \$5,000. Available for employees as well as optional coverage for family. Plans available for larger employers.

GROUP RRSP

ASSOCIUM has established a flexible group-priced Group RRSP offering for employers. Administrative rates are discounted to increase value. Available to employers with 3 or more employees.

ASSOCIUM

Put our services to the test,
contact us for a free consultation today.