

WHAT MAKES US DIFFERENT

Most insurance brokers will shop the market looking for the best price available to them. ASSOCIUM Benefits doesn't believe that is good enough! What makes an ASSOCIUM Benefits plan different from other plans is our approach. We have established a significant economy of scale that contributes to lower costs and greater leverage for employers of all sizes and in all sectors. Clients can have the plan design of their choice while saving money on administrative costs. We can replicate your existing plan or design a plan to better suit the needs of your organization.

We have established long-term relationships with the Co-operators Life Insurance Company, Green Shield Canada, and most other carriers to develop the most economical alternative to standard benefits plans.

On-Going Savings: Choosing to join the ASSOCIUM plan will give your organization additional cost-saving advantages. ASSOCIUM and our partners take a proactive approach to keeping your benefits costs down. For example:

- ☞ Reduced administration rates: more of your premium dollar goes to paying claims
- ☞ Flexible funding options: ASO; retention; health care spending accounts;
- ☞ Direct drug claims payment included: no more claims receipts
- ☞ Capped dispensing fees and cost reductions policies: lower overall cost to the plan
- ☞ Excellent customer service: 1-800 number for prompt response to employee questions
- ☞ On-line account administration: employees can submit and track claims and account status.
- ☞ Employee Assistance Plan: Group rates on EAP.
- ☞ No-charge absentee management and an early return to work program; and
- ☞ Cost-saving access to a central dispensing pharmacy for long-term medications that are delivered next day to your door.
- ☞ Benefits education materials and workshops for managers and employees as well as Human Resources Management consulting services.

ASSOCIUM works with all carriers and markets to help clients to create the benefit package they need to keep competitive.

Please contact ASSOCIUM Benefits to find out how much your organization can save.

EMPLOYEE BENEFITS

Our approach is to first identify client needs, then address the need by focusing on long-term, cost stable, solutions that are client-appropriate. Recognizing that some smaller clients are also the most progressive, we also offer optional approaches benefits and funding methodologies are tailored to client needs.

<i>Target Market</i>	<i>Product Offering</i>
Small Groups 10 EE's or less	<ul style="list-style-type: none"> ☞ Pooled health and dental plans ☞ Available fixed plan design offerings with provincially-based pricing ☞ Custom plans (incl. Major dental, orthodontics 5+lives) ☞ Health Care Spending Account - Limited budget solution ☞ Group-priced Life and disability Full Life and disability product offering including optional 2 year LTD and guaranteed issue Critical Illness (5+ employees).
Small Groups 10+ EE's	<ul style="list-style-type: none"> ☞ Competitively-priced standard rated health and dental plans based on existing or custom plan designs. ☞ Full life and disability product offering
Mid-Size Groups 15 - 50 EE's	<ul style="list-style-type: none"> ☞ Employers in this range may opt for a rated plan but a cost-saving option will also be available. ☞ Clients will have the option of a unique hybrid ASO or HCSA plan ☞ Catastrophic protected by a low-attachment stop-loss (\$3,000+ recommended). ☞ This allows employers to take advantage of cost savings by paying an administration fee only on the low cost claims with catastrophic insurance protection extraordinary claims.
Large Groups 50+ EE'	<ul style="list-style-type: none"> ☞ Full financial analysis ☞ Full plan design analysis ☞ Available full ASO funding on health and dental products.

ADDITIONAL PRODUCTS

In addition to a unique approach to our market, ASSOCIUM also brings unique value added products typically reserved for larger employers. ASSOCIUM has brought together specialized providers so that we can offer some leading edge products to some of the more progressive small employers.

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.

CENTRAL DISPENSING PHARMACY:

Employees can enroll in a concierge pharmacy program that provides overnight courier delivery of medications. Discounts on the dispensing fees and ingredient costs of long-term medications reduce the impact on benefit plans. Employees and their families will appreciate the convenience of having their long-term medications delivered to the door.

Product Provider: Alliance Pharmacy

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.

Product Provider: ASSOCIUM

Group RRSPs:

ASSOCIUM has established a flexible group-priced Group RRSP offering for employers. Administrative rates are discounted to increase value. Available to employers with 3-10 employees with employer contribution and 10+with no employer contribution necessary.

Product Provider: The Co-operators

Critical Illness:

Up to \$30,000 guaranteed issue coverage of 21 illnesses. Sold in increments of \$5,000. For employees as well as optional coverage for family. Medically underwritten for larger amounts, individual optional coverage available.

Product Providers:

Co-operators Life (5to 10 lives)

ACE INA (10+ employees)

Executive Products:

Benefits can make up a significant part of executive compensation. Employers wishing to attract and retain the best senior executives will offer attractive benefit packages that supplement those offered other employees.

ASSOCIUM Benefits will help develop a customized executive plan appropriate to your needs. This may be as simple as increasing maximums or enhancing an existing plan design or as specialized as adding a Health Care Spending Account or placing income replacement coverage that is more in line with executive-level compensation. We will also place key person life insurance coverage.

Product Providers: Various (market driven)

Family and Employee Assistance Plan:

Comprehensive plan including private counselling and support for employees and their immediate families. Five hours of face-to-face counselling (excluding intake) as well as telephone and on-line service. Also available will be traumatic incident counselling

Product provider: Family Services EAP