



Group benefits plans

Build loyalty with cost-effective employee benefit programs

A group benefit plan gives your employees access to a wide range of coverage tailored to your company's needs while insuring your employees' well-being.

As an employer, you shape the basic plan:

- **Extended health** — Supplements provincial health care plans with services such as massage, vision care, hospital care and prescription drugs
- **Dental** — Includes three general service categories: basic (cleaning), major restorative (crowns) and orthodontic (braces)
- **Life insurance** — Provides financial assistance in the event of the employee's death
- **Accidental death and dismemberment** — Provides financial assistance if a tragedy occurs

- **Critical illness** — Provides protection from additional hardship if the employee's health is threatened
- **Disability insurance** — Provides income if the employee is unable to work because of injury or illness
- **Employee assistance plan (EAP)** — Provides access to accredited counseling professionals
- **Health Care Spending Account (HCSA)** — Allows benefit funds to be used for services or products that the plan doesn't fully cover

Eligible employees will enjoy the following plan features:

- Access to Canada's top insurance providers
- Coverage without providing proof of good health
- Access to products that help increase their well-being and provide financial assistance during injury, illness or death

Benefits for you and your business

- You'll get ongoing expert advice from one of our group benefit advisors.
- Providing group benefits can help you recruit and retain key employees.
- Employees who have a group benefit package show greater employee productivity and loyalty.
- Providing group benefits is a cost-effective way to compensate employees. You can deduct your employer contributions as a business expense.