

Your Benefits.
Solved.



Solutions

MORNEAU
SHEPELL

Small & Medium
Business Solutions



In today's business environment, attracting and keeping the best employees in your industry can make the difference between success and failure. As the labour pool's requirements become increasingly sophisticated, being able to offer a competitive employee benefits program is no longer an option – it's a must.

The Morneau Shepell *Your Benefits. Solved.* program was designed to help small to medium sized business compete with huge organizations with deep pockets. It is an easy to administer, flexible, yet affordable benefits program based on our volume purchasing power.

easy

Applying for coverage –

made easy

With the day to day concerns of running a business, we know that neither you or your staff have a lot of time to spend planning, applying for and implementing a good benefits program.

Our aim is to make it as easy and fast for you as possible. If you have existing coverage you may already have a preferred plan design in which case we can match it, and if you do not have coverage we will help you choose a plan that best meets your employee needs and your budget.

Simply call us at 1.800.267.0097 and a representative will guide you through the whole process.

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The *Your Benefits. Solved.* program is extremely flexible. It includes the Extended Health Care program and you can tailor the plan and choose additional products to suit you and your staffs' needs.

The **Core Plan** includes:

- **Extended Health Care**
 - Medical services and supplies
 - Paramedical practitioners (e.g. chiropractor, physiotherapist, massage therapist)
 - Prescription drug coverage
 - Hospital stay coverage
 - Out of country emergency travel coverage
- **Employee Assistance Program (EAP)**
- **Best Doctors (a referral service for those who have been diagnosed with a serious illness)**

The **Elective Benefits** are:

- **Basic Life Insurance**
- **Optional Life Insurance**
- **Critical Illness Insurance**
- **Accidental Death and Dismemberment**
- **Dental Benefits, covering check-ups, cleaning and routine dental work**
- **Long term disability**
- **Short term disability**

The **International Benefits** are:

- **Expatriate and Provincial Healthcare Replacement Coverage**

Implementing your benefits program

What you should consider when planning your benefits program?

1. How much of the program do you want to pay on behalf of your employees?

You have options, you can pay the entire cost or you can share the cost with your employees. However, keep in mind, the minimum employer contribution required is 50% of the total cost for each employee.



2. How you want to deal with part time employees?

The way you handle part time employees is up to you. Provided that the employee works at least 20 hours per week (15 in Saskatchewan), you can include them in the plan. However, you should make sure that you have a consistent policy for all staff.

3. Which payment method you prefer?

Again, you have choices, you can pay through pre-authorized bank withdrawals or by cheque, whichever suits your current bill payment arrangements the best.

User friendly online tools

Administration is as simple as the click of a mouse, but in case you do need help, you can easily access our call-centre help line.

The plan administrator for your company can access the password protected site at any time and take advantage of adding new employees, deleting terminated employees making salary and personal information changes and other updates as needed.



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Important Questions & Answers

What if I have fewer than four employees?

This program is ideal for businesses with more than 4 employees. But if you have fewer than 4 employees, we also offer very affordable coverage for small groups. Call us for more information.

Who in my company is eligible?

Normally, you and all your full-time employees.

Are dependants eligible?

Yes, spouses (legal or common law), children up to the age of 21 (25 if a full time student, 26 in Quebec) and permanently disabled children over 21 living at home.

What is not covered?

Disability claims which occur during the first 12 months of coverage if due to a pre-existing condition.

How much will it cost?

As with most programs, costs vary depending on the benefits selected, province of residence, annual earnings, age and family status of the employees.

To find out the actual cost of a plan that is the most suitable for you, simply call us at 1.800.267.0097 and one of our representatives will walk you through the next steps.



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Morneau Shepell is an industry leader in helping organizations deliver their human resource programs. For more than four decades, we have teamed up with North American companies to help them conceive and implement effective business solutions. The size and diversity of our client base gives our consultants a unique forward-looking perspective on all compensation, retirement and employee benefits issues.

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