

Your Benefits.
Solved.



Solutions

MORNEAU
SHEPELL

Small & Medium
Business Solutions

opportunities



As a small business employer, you know that the success of your business depends on the quality of your staff. But how can you compete with large companies that can offer the type of security and benefits you can't afford?

The Morneau Shepell *Your Benefits. Solved.* program was designed for employers, just like you, who have three employees or less. Our unique small business program gives you the opportunity to offer the type of coverage employees are increasingly demanding. And, by taking advantage of our combined volume purchasing power, we can deliver a low cost, high value program – a win-win for you and your employees.

Applying for coverage – made easy

With all the concerns of running a small business, spending a lot of time on staffing issues is not an option for you, that is why we have made applying for coverage so easy.

1. Complete and return the enclosed Group Insurance Quotation form in the postage paid envelope and we will send you a quotation along with all the materials you need to apply.
2. Once you receive our quote and the application package you will need to complete the Employer Application form and indicate your elective benefits. Then each applicant must complete an Employee Application and an Evidence of Insurability form.
3. That's all there is to it! Send all your completed Application forms back and you will receive a confirmation of coverage if your application is approved!

**MORNEAU
SHEPELL**
Small & Medium
Business Solutions

Your Benefits. Solved.

Your Benefits. Solved. is based on a core-plus-elective approach, you can choose a plan which is best suited to you and the needs of your staff.

The Core Plan includes:

- **Basic Life Insurance**
- **Accidental Death and Dismemberment**
- **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:

- **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

While implementation of the program is easy, there are a few things you should consider.

1. The percentage of the program 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 that the minimum employer contribution required is 50% of the total cost for each employee.



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

How 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. Do make sure that you have a consistent policy for all staff.

3. The payment method you prefer.

You can pay through pre-authorized bank withdrawals or by cheque, whichever best suits your current bill payment arrangements.



**MORNEAU
SHEPELL**
Small & Medium
Business Solutions

Important

Questions & Answers

What if I have more than three employees?

This program is ideal for businesses with up to a maximum of three employees – there is no minimum group size requirement. But if you have more than three employees or if your company grows, we also offer affordable coverage for larger 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, cost depends 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 and your staff, fill out and submit the enclosed Group Insurance Quotation form.



**MORNEAU
SHEPELL**
Small & Medium
Business Solutions

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.

Telephone: 1.800.267.0097

Facsimile: 1.877.624.9490

E-mail: businesssolutions@morneaushepell.com

Website: www.morneaushepell.com/smb