

Innovating Your Employee Benefit Plan

Save Money.
Enhance Your Coverage.



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For All Your Life Insurance Needs

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ABOUT US

Independent insurance advisors WEALTHinsurance.com together with PPI Benefits assists employers in designing, selecting and maintaining customized employee benefit plans.

We enjoy access to all of the best Canadian insurers and, as a Third Party Administrator (TPA), we are unbiased in our selection of insurers. We have complete flexibility to place various components of a plan - from health and dental to long-term disability - with the best provider of that particular service under one integrated plan.

Using our expertise and network of carriers, we source state-of-the art products with preferred pricing to provide our clients with an overall offering that cannot be matched by any single provider. Clients consistently tell us they are surprised by our ability to identify innovations and savings that their benefit consultants did not.

Our group clients range in size from 35 to more than 3,000 employees and are located across Canada, as well as internationally. They include all industries - from technology firms to trucking companies, from professional corporations to government-funded enterprises. Our unique abilities help companies in all sectors where attracting and retaining top talent is essential to business success.

AMONG THE ISSUES YOU WORRY ABOUT EACH DAY, YOUR COMPANY'S EMPLOYEE BENEFIT PLAN MAY NOT BE AT THE TOP OF THE LIST.

Most employers don't take a closer look until the unexpected happens: a big premium jump, a plan in deficit position, or discovery of a damaging design flaw. Benefit plans are a key factor to attract and retain top talent in a competitive market.

Most plan sponsors believe they have a well-constructed plan, but can't quantify the value.



Employers are right to ask:

*“Are we getting as much value for
our premiums as we could be?
How does our benefit plan compare to our
competitors’ – in cost and in coverage?
Do our employees value it?
Is it tax efficient?”*

Our clients know the answers to those questions because in most cases they have been able to:

LOWER PREMIUM COSTS

ENHANCE COVERAGE AT NO EXTRA COST

REDUCE THE TIME SPENT MANAGING THE PLAN

IMPROVE EMPLOYEE SATISFACTION

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THE FIVE PILLARS OF BENEFIT PLAN MODERNIZATION

INNOVATIVE THINKING We use out-of-the-box thinking to develop and implement strategies designed to maximize the return on investment (ROI) from your benefit plan.

IDENTIFYING AND MANAGING RISKS We review all aspects of your coverage as it relates to your workforce demographics and your business to determine if there are potential risks, for the employer or the employees. We then provide options to help manage these risks.

TAX EFFICIENCY The provision of group benefits can be more tax effective than simply paying higher wages. We maximize tax efficiency opportunities for both the plan sponsor and the employees.

COST CONTAINMENT By reviewing how benefits are delivered and used by employees, costs can be contained with no reduction in coverage.

COMMUNICATION TO EMPLOYEES Our Total Rewards Statements helps employees understand the total investment their employer has made in them.

Whether your company's benefit plan is seen as core to your workplace culture or simply a 'need to have' with costs that should be minimized, we can improve your results.

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**CREATIVE SOLUTIONS THAT ADD VALUE TO YOUR BENEFIT PLAN
- WITHOUT HURTING YOUR BOTTOM LINE.**

- Expense Control Pricing (ECP), exclusive to our program
- Workperks®, Canada's largest employee discount program
- PPI Benefits Design Series, a customized group benefit program
- Third Party Administrator (TPA) services
- Unique features, e.g. inclusion of cancer coverage at no additional cost
- Disability Management Support with return to work emphasis
- Online Survey Technology makes it easy to consult employees about what they value
- Total Rewards Statements to communicate the value of the benefits to employees

Whether a client chooses a traditional carrier or a more customized solution, we help ensure the benefit program is appreciated, affordable, flexible, and easy to use.



HOW OUR PROCESS LEADS TO BETTER RESULTS

Once we understand the purpose of your benefit plan as it relates to your business objectives, our real work begins. We will analyze your current plan to better understand where improvements can be made. Using a “GAPP analysis” framework, we seek to identify any inconsistencies between your existing plan and your articulated plan purpose.

GAPP analysis investigates:

GOALS	ACTUAL RESULTS	POSSIBILITIES	PRIORITIES
What are you trying to accomplish with your benefit program?	What is the benefit program actually achieving?	What improvements can we achieve through program redesign?	Which results should we accomplish first?

Our objective is to clearly and concisely identify any number of specific areas where the benefit program falls short of what you want and what it is actually achieving. Essentially, we uncover any gaps in the benefit program and illustrate the results of closing those gaps.

This multi-dimensional approach allows us to deliver timely, accurate benefit management information and develop innovative, reliable and affordable benefit programs that achieve your objectives.

RESULTS WE HAVE ACHIEVED FOR OTHERS

		2013 / 2014		
COMPANY		ANNUAL PREMIUM	ANNUAL SAVINGS FROM RENEWAL NEGOTIATIONS	RETENTION ACCOUNTING PLATFORM 1ST YEAR SURPLUS*
Wealth Management Firm (300 lives)	Combined Savings of 13% from: <ul style="list-style-type: none"> • GAPP Analysis • Renewal Analysis • Health and Dental Retention Accounting • Plan Design • Employee Education Program 	\$1,100,000	\$46,300	\$98,500
Technology Firm (100 lives)	Combined Savings of 18% from: <ul style="list-style-type: none"> • GAPP Analysis • Renewal Analysis • Health and Dental Retention Accounting • Employee Communication 	\$428,437	\$31,600	\$46,000

* Retention Accounting funding platform allows the plan sponsor to share in its Health and Dental plan financial results. If, at the end of the financial year, premiums exceed costs, then the surplus can be used to boost reserves or refunded to the plan sponsor.

Contact us for a no-obligation review of the possibilities for your organization.

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