

FROM YOU

"Prior to working with Corporate Benefits Division, we found our renewal presentations always included significant, double digit increases and involved time consuming and stressful negotiations. This is no longer the case, since working with Corporate Benefits Division, we now enjoy the renewal process, and all the successful negotiations that are completed prior to our renewal meeting presentation. As a result of their initial negotiations, Corporate Benefits Division was able to successfully improve our contract, making the best use of our benefit dollars, without having to switch insurance carriers. The professional consulting services provided by Corporate Benefits Division has proven to save our organization a significant amount of time and money."

Onyx-Fire Protection Services

"Corporate Benefits Division has enormously went above and beyond to help educate our employees to become better consumers and ultimately giving our employees and their families a peace of mind that we are in good hands."

Rogue Specialty Transportation

promising to do for us. It turns out that this would be one of the most important meetings and one of the best business decisions I had ever made. As a result of their efforts, we were able to reduce our premiums and improve our benefit package. The plan administration was simplified to the point that the company does very little work. These guys delivered what they promised and will be my choice of brokers from now on."

The Rubinet Faucet Company

"Their hands-on approach ensures that the business is understood, risks are identified and expectations are understood before approaching the benefits market. I believe that the approach used by Corporate Benefits Division is very unique and has achieved outstanding results in the form of substantial cost savings and very significant program improvements. In addition, Corporate Benefits Division has provided excellent ongoing advice, and recommendations that have resulted in the implementation of other important cost reducing strategies and tactics. I am very pleased with the results achieved by Corporate Benefits Division and have no hesitation in recommending them to any prospects that are focused on ensuring that their corporate benefits program needs are met in the most professional and cost effective manner possible." **Gypsum Technologies**





PIALLE

Proper Plan

We review your current benefit offering, cost-sharing arrangements, and review the strengths and weaknesses of your current benefit provider. Through a thorough fact find, we will uncover the unique insurance needs of your business.

Increased Awareness

You will be provided with a thorough understanding of how your plan works and serves your needs. We will identify any gaps that may exist, and explore non-traditional alternatives. We recommend the best solution to meet your needs, which are tax effective, sustainable for the long term and considers the unique requirements for your business.

Annual Best Practices Plan

In addition to analyzing and negotiating your benefit offering annually, our services include a semi-annual audit of your company's data, which provides you with a realistic renewal rate forecasting. Monthly contacts combined with ADMIN XS reports are made available to assist you with the challenges of ongoing Benefits Management. Corporate Benefits Division is committed to keeping you regularly informed of how your plan is performing, claims trends, industry trends, new product offerings and any changes to government legislation that may impact your business.

Liability Neutral

We encounter many employers with hidden liabilities in their programs. We will review your corporate structure, plan design, employee handbook and any implemented corporate precedents. The main purpose of this exercise is to uncover any existing liabilities before they become subject to litigation. Although nobody can eliminate all of your liabilities, we are extremely diligent on keeping our clientele as close to liability neutral as possible. This is an ongoing process, our firm works hard to keep informed of new legal developments so that we can recommend and implement appropriate strategies to avoid any complications and potential litigation.

Long-term Cost Perspective

You are provided with a total financial risk analysis and a realistic forecast of an immediate and long-term funding outlook for your existing offering and the recommended perfect plan solution.

Executive Diagnostics

Talent management is one of the hottest topics in corporate Canada. We regularly encounter plans that are more favourable to middle and lower employees than to executives. Our main goal is to educate you towards reverse discrimination and eliminate it. We look to implement tax efficient and unique strategies to attract, retain and motivate talented individuals in this highly competitive business environment.



GETTING PHILOSOPHICAL

The foundation of our philosophical framework at Corporate Benefits Division is that our judgment and recommendations are always based on a thorough knowledge of our clients business and the industry in which it operates.



EVEN MORE GREAT BENEFITS

In addition to the cost savings, we promote a healthy and positive work environment by providing your employees with extended benefits. Corporate Benefits Division understands the value of keeping your staff motivated, building a strong team, and most importantly, keeping company morale high.

After all, your employees are the people and the voice of your company.



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