

# LifePlan Financial Consulting

Group Services Division



## Benefits Made Easy

As an employer, the decisions you make will have an impact on you personally, on your employees, and on your business as a whole. While choosing great benefits will be a perk for your employees, you need to make it work for you too. At LifePlan we work with you to help maximize your return on investment by ensuring there's a clear correlation between the value invested and the value received by plan members. Resulting in a highly cost-effective plan and happy, healthy employees.

# The Evolution of Benefits



## Options & Flexibility

In today's marketplace, there are more options than ever, providing small to medium sized businesses with plan choices previously reserved for large corporations. Flexible benefit plans allow plan members of companies with as little as 35 employees the ability to select a range of benefits based on a predetermined structure. Employers can also choose from multiple funding options for each benefit, ensuring the best value possible while never exposing the company to undue risk.



## Health Care Isn't Just About Taking Pills

**Better Health Care** isn't just about treatment but rather **prevention**. Today's plans offer a multitude of benefits and options that help employees make more informed health and life choices and live a more active and fulfilling life. As well, mental health is recognized as one of the main drivers of disability claims. So providing resources to help employees address issues before they become debilitating results in happier, healthier employees and reduced claims.



## Health, Education & Support

Employee Assistance Programs are well known for providing the resources to employees to seek assistance before their daily issues become problems that can impact their ability to be present and productive at work. But did you know, they also provide Legal Support, Nutrition & Fitness Support as well as helping plan members navigate the Canadian healthcare system, find reliable information and get answers to their questions—online or by phone. Some plans will even provide counseling and advice for Managers dealing with labour relations issues and help them better handle disputes between employees.



## Paper is Passé

As a result Plan Providers have developed mobile apps that allow iPhone, Android, (and even BlackBerry) and other smartphone users to submit medical and dental claims online; check what they're covered for; see their HSA balances; and access additional information about their drug plans, including lower-cost alternatives. E-payment services developed by the insurance industry allow plan members to receive benefits claims payment by direct deposit and view claims statements online. Reducing the time and energy required by HR to manage plans and provide information and forms to employees.

# Benefits on Top of Benefits



## Insurance and Financial Consulting Services

Throughout the year, we will be offering seminars on such subjects as RRSP's and Financial Planning for your employees at no additional cost to you. Each employee is given the option of receiving a very comprehensive quarterly newsletter on common financial concerns and concepts that affect most Canadians. The advice and services we offer your employees is equivalent to that of most private consulting firms that limit their clients to only those with a minimum of \$500,000 in assets or more; giving the employees access to services they otherwise may not be able to obtain.



## Plan Negotiation

Every business that we have obtained quotes for has been able to attain a plan equal to or better than their current plan with some form of savings. This has varied from 10% to 15% resulting in a very healthy reduction in costs for the employer while still being favorable to the employees. Many times, the increased savings is due to our reluctance to accept any company's first quote. We will always negotiate the best rate on your behalf before ever presenting them to you. We work for our clients first and therefore we always place your needs before the companies.



## Client Care Program

Most business owners are reluctant to change plans because of the time and documentation required. Therefore, we take it upon ourselves and our team to complete all the necessary paper work for you. We even meet with all the employees personally to make sure that any questions are answered immediately. All our clients are treated with thoughtful attention to detail and courteous service. We work to not only gain your business but to keep your business and we want to make sure your experience is a pleasant one.

## The Team Behind LifePlan Financial Consulting - Group Services Division



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