THE JDB GROUP

Group Benefits

Retirement Solutions

Disability & Absence Management

Plan Administration

JONES DESLAURIERS BLEVINS

SCHUSTER BOYD McDONALD

BELMONT Health & Wealth

CANADIAN INJURY MANAGEMENT SERVICES

ADMINPLEX Third-Party Administration

BELMONT Health & Wealth

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CWF Group Benefits Plan

TJ Armstrong
Belmont Health & Wealth

Health plans create value beyond coverage.

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FROM ONE INVESTMENT

WHY IT MATTERS

01 Attracts Talent

Could be the deciding factor when salaries are similar

02 Retains Talent

Builds loyalty

03 Healthier Workforce

Fewer sick days

04 Increased Employee Engagement

Less worry and stress about health

05 Tax Advantages

Business expense • Non-taxable benefit to employees

Value of CWF Plan

3

CORE ADVANTAGES

WHAT THE PLAN DELIVERS

01

Collective Purchasing Power

Lower Rates, Stronger Negotiating • Pooling together lowers your risk

02

Belmont Administers For You

Allows you to focus on core business

Billing • Add/Remove Employees • Claims

03

Flexibility in Plan Design

3 plans to choose from



Financial Advantage

Higher participation increases the plan's break-even point.

Stand alone 5 employee group

BREAK EVEN POINT (AKA TARGET LOSS RATIO OR TLR)

65%

This means for every $1 you pay the insurance company, they break even at paying out 65 cents in claims

Current CWF Plan with 70 employees

BREAK EVEN POINT

75%

This means for every $1 you pay the insurance company, they break even at paying out 75 cents in claims

Future CWF Plan with more participation (ex 300 employees)

BREAK EVEN POINT

85%

This means for every $1 you pay the insurance company, they break even at paying out 85 cents in claims

Also spreads risk of high claims

How does this play out?

Saving $$$ comes with plan growth

Example of a 5 employee company with **$10,000** in annual health and dental premium, **$7,000** in claims:

$7,000 / $10,000 = 70% loss ratio

Not part of CWF

BREAK EVEN

65%

70% loss ratio is 5% above break even

+ expected inflation of 12%

17% increase

to cost at renewal time

Part of CWF with current enrolment

BREAK EVEN

75%

70% loss ratio is 5% below break even

+ expected inflation of 12%

7% increase

to cost at renewal time

CWF grows to 300 employee participants

BREAK EVEN

85%

70% loss ratio is 15% below break even

+ expected inflation of 12%

3% decrease

to cost at renewal time

	Basic	Enhanced	Comprehensive
Life Insurance	$100,000	$100,000	$100,000
Accidental Death & Dismemberment	$100,000	$100,000	$100,000
Dependent Life	None	$5,000 Spouse $2,500 Child	$10,000 Spouse $5,000 Child
Hospital	None	Semi-Private	Semi-Private
Drugs	20% Out of Pocket $5,000 Max/Year	$10 Deductible Per Script	$5 Deductible Per Script
Vision	None	$150/2 Years Frames/Lenses $50 Eye Exam 24/12 Months	$200/2 Years Frames/Lenses $100 Eye Exam 24/12 Months
Paramedical Practitioners	20% Out of Pocket $500 Per Practitioner	20% Out of Pocket $750 Per Practitioner	20% Out of Pocket $1,000 Per Practitioner
Emergency Travel	None	100% Coverage $1 Million Lifetime Max	100% Coverage $1 Million Lifetime Max
Dental	None	Basic: 20% Out of Pocket $1,000 Annual Max	Basic: 20% Out of Pocket Major: 50% Out of Pocket $2,000 Annual Max

Optional Long Term Disability Benefits

(For Employers with at least 3 employees)

Basic

Benefit	Benefit Amount	Benefit Description
No Coverage	N/A	N/A

Enhanced

Benefit	Benefit Amount	Benefit Description
LTD Benefit	Maximum Monthly Benefit $1,500	66.67% of monthly earnings to a maximum of $1,500. 120 day waiting period. One-year own occupation. Maximum Benefit Period of 5 years.

Comprehensive

Benefit	Benefit Amount	Benefit Description
LTD Benefit	Maximum Monthly Benefit $2,500	66.67% of monthly earnings to a maximum of $2,500. 120 day waiting period. One-year own occupation. Maximum Benefit Period to age 65.

Other Optional Benefits Available

Employee Assistance Program (EAP)

Virtual Healthcare

Healthcare Spending Account

Group Savings Program (Group RRSP, Pension Plan)

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