

Traditional Health, Drug, Dental & Vision programs.

If status quo, no changes to how things have been done in the past, is your comfort zone, we can bring all of Canada's carriers to your doorstep!



TRADITION^{RX} is where it all started, these are the original group insurance programs. At one time representing 100% of all paid claims, now down to approx. 55% of the total Canadian Health Claims market.

Generally, quotes and lowest price are what employers & HR are familiar with. Employee acceptance is a given, easy to implement, nothing new to learn and administration is known!

Interestingly, these plans have been losing ground in the market place largely due to the huge excess premiums they attract. Strategies eliminating these excess premiums now represent approximately \$18 billion of annual premium or, 40% of Canadian total market place.

TRADITION^{RX} plans attract the highest administration fees & build "Slush Funds" of excess premium that are never refunded back to the employer. We have a number of strategies to lessen your excess premium exposure. We would like to show you how some of these might benefit your company's bottom line!

*"we moved from **TRADITION^{RX}** to the **HYBRID^{RX}** seven years ago. Smooth administration, happy staff, consistent rates, premium coverage and great support from our consultant makes this a terrific approach!"*

Alan Warwick, HR
Manitoba, Saskatchewan

Key Points:

- Simple, accepted, seamless delivery
- Attracts highest premium cost for Health, Drug, Dental & Vision group benefits
- Our Forensic Audit exposes all excess paid premium
- Refund of excess paid premiums is not available with Traditional plans
- Complicated and confusing renewals