

Do you receive premium refunds through multiple carriers?

Understanding group benefit financing solutions can keep thousands of \$\$\$\$ in your bank account. We'd like to show you how!



The **HYBRID *RX-PLUS*** solution is an industry proven strategy that covers both predictable, everyday claim expenses as well as those unpredictable catastrophic claims. Seamless delivery of products and services to your staff while presenting multiple design, carrier and financing choices make this the **#1** choice.

HYBRID *RX-PLUS* retains all the benefits of **HYBRID *RX*** but, adds the convenience of a one statement platform. Multiple carriers and their rates/premium on one easy to deal with monthly statement. Staff get the coverage they've always had, administration get an easy tool to work with and the plan receives a refund of any unused premium!

There aren't many employer eagerly accepting rate increases with open arms. Even a small increase can have a negative effect on the company's bottom line. Your company might have 25 or 2,000 employees. Regardless of your staff size, controlling cost for any size group is paramount today!

*"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
Manitoba, Saskatchewan

Key Points:

- Multiple carriers, one Statement
- Eliminates the excess premium you are paying today
- Complete disclosure to client of every dollar expensed
- Simple & understandable renewals
- 100% refund of any unused premium
- Stored census info. allows us to investigate rate options without intruding on your time

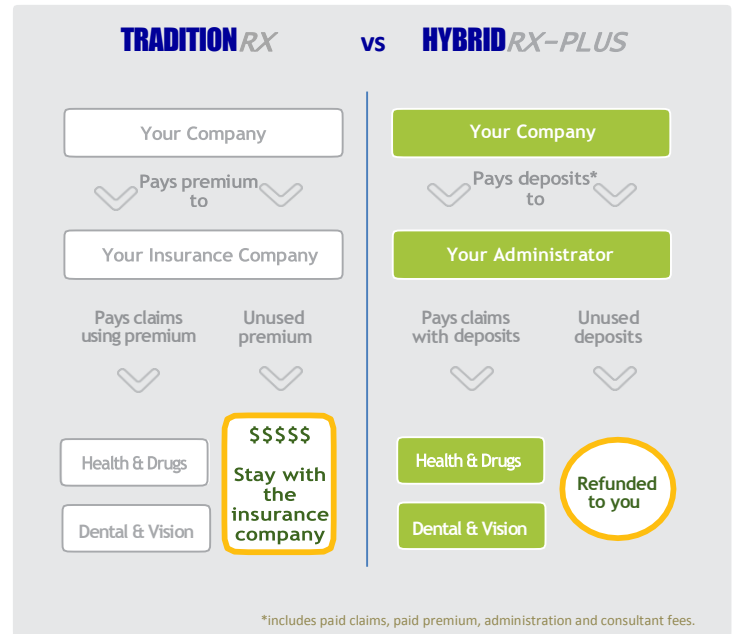
How does **HYBRID** RX-PLUS work?

With **HYBRID** RX-PLUS the only difference from **HYBRID** RX is that we represent multiple suppliers on one monthly billing statement. We shop multiple suppliers on your behalf to source the best rate for your Pooled benefits. It may mean 3 or more suppliers providing your plans coverage.

With **HYBRID** RX-PLUS employers receive the lowest administration fees on paid Health, Drug, Dental and/or Vision claims while receiving the lowest market rate per pooled (life, disability) benefits. The premium expense from each of these multiple suppliers is then rolled into one monthly invoice for ease of administration. Multiple carriers, one billing statement.....nice! Each employee Class receives its' own electronic booklet encompassing all suppliers coverage for each separate Class.

Average administration fees for traditional plans in Canada today are running 40.80% of paid claims. At times we've seen administration fees over 200%. **HYBRID** RX-PLUS average administration fees run 15% and, any excess deposit accumulation belongs to you.

With **HYBRID** RX-PLUS, at the end of each 12 month coverage period, any unused deposits are returned to the employer, whereas with traditional insurance you forfeited all unused premium.



COVERAGE CHOICES:

- Extended Healthcare
- Dental
- Prescription Drugs
- Vision
- Travel Insurance (RSA Insurance)
- Life Insurance (including Dependent Life Insurance)
- Accidental Death and Dismemberment
- Disability Insurance (Short Term and Long Term)
- Critical Illness
- Best Doctors
- Employee and Family Assistance Program (Shepell.fgi)
- Health Spending Account
- Mayo Clinic

Let us show you what a **CHOICE GROUP BENEFIT** solution can mean to your plan. Contact us at 1-866-660-1466.