

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-PLUS* uses multiple suppliers to provide the Pooled and Experienced Rated benefit coverages in a traditional styled group insurance arrangement.

Other than multiple suppliers, everything is the same as the **TRADITION *RX*** approach. We bring all suppliers onto one billing statement for accounting & HR convenience. One electronic employee booklet combines the coverage from all carriers for each employee class.

Using multiple suppliers eliminates the premium offset created when both "Pooled & Experienced Rated" coverage come from the same carrier. That said, excess premium is still a problem with this strategy.

TRADITION *RX-PLUS* 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 exposure to excess premium. We would like to show you how some of these can benefit your company's bottom line!

*"we moved from **TRADITION *RX*** to the **HYBRID *RX*** program. WOW, we had no idea! We have better coverage, lower rates (still after four years!!) With savings for the last 4 years over \$100K and, the staff love it..... we're very happy & impressed"!*

Jackie Jernigan
Winnipeg, Canada

Key Points:

- Multiple carriers, one Statement
- Simple, accepted, seamless delivery
- Attracts the most expensive premiums 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