

## Six Reasons Why You Should Compare:

### Paperwork?

Ease of administration is not a personal favor...it's our standard.

### Pay Direct Drug and Dental Plans available:

Your employee simply pays their share of the claim and the balance is sent directly to the Insurer. This eliminates paperwork for the employer and the employee.

### Innovation:

Our small to medium business programs offer customized benefit enhancements that are unique to the industry.

### Integrity and Trust are the Cornerstones of Our Business:

As an industry leading benefits consulting firm *Aurora Workplace Solutions* team works together to find solutions with the most respected insurance companies in Canada.

### Local Service:

Advisors of *Aurora Workplace Solutions* are group specialists and are available to assist and advise in the design of your benefit programs throughout Western Canada.

### Online Claims Submission:

*Aurora Workplace Solutions* works with major national insurance providers, who offer the latest online and mobile claims technology.



## Contact Us

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## Advisors:

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# EMPLOYEE BENEFIT PROGRAM



Creating Brilliant Futures

## DENTAL

- ◆ Basic dental services (checkups, cleanings, fillings, etc.)
- ◆ Major (crowns, bridges, dentures) and orthodontic services (call to see if your group qualifies)
- ◆ Pay direct dental claims and Cost Plus coverage available

## EXTENDED HEALTH

- ◆ Prescription drugs (direct Pay drug plan)
- ◆ Semi-Private hospital room
- ◆ Paramed services (chiropractic, massage therapy, acupuncture, etc.)
- ◆ Worldwide emergency travel coverage
- ◆ Vision care & Cost Plus coverage available

## LONG TERM DISABILITY INCOME

- ◆ Income replacement up to age 65
- ◆ Return to work support program included

## SHORT TERM DISABILITY INCOME

- ◆ Income replacement payable up to 17 or 26 weeks
- ◆ 1<sup>st</sup> day Accident or Hospitalization option
- ◆ 8<sup>th</sup> or 15<sup>th</sup> day Sickness, for 17 or 26 weeks

## CRITICAL ILLNESS

- ◆ 25 covered illnesses
- ◆ Best Doctors 2<sup>nd</sup> opinion program
- ◆ Spouse and dependent coverage available
- ◆ Waiver of premium option available

## LIFE, AD&D & DEPENDANT LIFE

- ◆ Living Assistance Benefit
- ◆ Diagnosis and 2<sup>nd</sup> Option service included
- ◆ Critical disease Included
- ◆ Prenatal benefit

## HEALTH CARE SPENDING ACCOUNTS

- ◆ Available for as few as 1+ employee
- ◆ Brings cost certainty to employers, flexibility to employees

*Growing and protecting the income you and your family depend on is a challenge. Whether it's through life insurance, health insurance or an investment strategy, we can offer solutions to help you build lifetime financial security.*

## Local Independent Benefit Plan Specialists

**As independent brokers:** we have our fingers on the pulse of the small group market. We know your needs, and we understand that value and quality are important to you and your employees.

**Choice and flexibility:** providing deductibles and co-insurance along with cost containment ideas and industry information to assist in sound decision making.

**Ease of administration:** toll-free, real person help combined with online help and forms availability.

**Work with us and you'll agree:** it's easy to do business with Aurora Workplace Solutions.

## Group Retirement & Pension Programs

### Group RSPs

**TFSAs** (Tax Free Savings Accounts)

**DPSPs** (Deferred Profit Sharing Plans)

**RPPs** (Registered Pension Plans)

## We'll Help You Discover New Opportunities to Build Your Business

- ✓ Maximize Employee Attraction and Retention
- ✓ Advanced Tax Strategies and Concepts
- ✓ Customized Holistic planning
- ✓ Employee Education Seminars



Group Benefit Strategies  
for Your Business