

### ECAS Employee Benefits

Offering Employee Benefit programs tailored to your specific needs. By Partnering with BBD, we gain access to top-shelf plan design and administration services.

### Innovation:

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

### Integrity, Trust and Transparency:

You deserve to know everything about your benefit program and how your premiums are being calculated and spent. As an industry leading benefits consulting firm, the Dynamic Core Benefits team works together to find solutions with the most respected insurance companies in Canada.

### Local Service:

Advisors at Dynamic Core Benefits are group specialists and are available to assist and advise in the design of your benefit programs throughout Western Canada. With offices in Regina and Saskatoon, we are available when you and where you need us.

### Technology:

We work with major national insurance providers, who offer the latest online and mobile technology. Our subsidiary company, Dynamic Data Transfer is working on cutting edge technology enhancements for small business.



# core benefits

## Contact Us

### Dynamic Core Benefits

Regina Branch

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### Dynamic Core Financial

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Smart People Making Kind  
Decisions That Save you Money



# Electrical Contractors Association EMPLOYEE BENEFIT PROGRAM



### LIFE, AD&D & DEPENDENT LIFE

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

### SHORT TERM DISABILITY INCOME

- ❖ Income replacement payable up to 17 or 26 weeks
- ❖ EI Reduction qualification
- ❖ 1st day Accident or Hospitalization option
- ❖ 8th or 15th day Sickness, for 17 or 26 weeks

### LONG TERM DISABILITY INCOME

- ❖ Income replacement up to age 65
- ❖ Return to work support program included
- ❖ Top-Up Insurance

### CRITICAL ILLNESS

- ❖ 25 covered illnesses
- ❖ Best Doctors 2<sup>nd</sup> opinion program
- ❖ Spouse and dependent coverage available

### DENTAL

- ❖ Basic dental services (checkups, cleanings, fillings, etc.)
- ❖ Major (crowns, bridges, dentures) and orthodontic services
- ❖ Pay direct and Cost Plus coverage available

### EXTENDED HEALTH

- ❖ Prescription drugs (direct Pay drug plan)
- ❖ Hospital & Ambulance Coverage
- ❖ Paramed services (chiropractic, massage therapy, acupuncture, etc.)
- ❖ Worldwide emergency travel coverage
- ❖ Vision care & Cost Plus coverage available
- ❖ Employee Assistance Programing

### HEALTH CARE SPENDING ACCOUNTS

- ❖ Available for as few as 1+ employee
- ❖ Brings cost certainty to employers, flexibility to employees
- ❖ Tax savings to opportunity for owners



## Local Independent Benefit Plan Specialists

**As independent brokers:** we have our fingers on the pulse of the small group market. Listening to what is important to you, to the electrical industry and your employees is how build your trust.

**Choice and flexibility:** we build benefits plans that keep your values and needs at the forefront. Sustainability, affordability and coverage where and when you need it.

**Ease of administration:** we understand you need easy administration – our experts are here to help by leveraging technology.

## Retirement Savings Program Offerings

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



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