



## GROUP BENEFITS & RETIREMENT SAVINGS OPTIONS

# Electrical Contractors Association

*Looking to elevate your organizations' group benefits and retirement planning? A streamlined, cost efficient and dedicated program can elevate your business making you an employer of choice.*

## KEY ELEMENTS

- Tailored Programs
- Simplified Administration
- Speciality Vendor Partnerships
- Comprehensive Coverage
- Cost Savings

## RETIREMENT SAVINGS PROGRAMS

- Group RSPs
- Tax Free Savings Accounts
- Deferred Profit-Sharing Plans
- Registered Pension Plans

## FEATURES & BENEFITS

- Maximize employee attraction and retention
- Advanced tax strategies and concepts
- Customized holistic planning
- Employee education seminars
- Local expert service leaders

## OUR TEAM

- Same Dynamic Core Team with a new name
- Jenny Hart
- Sherri Welk
- Alysia Johnson
- Tamara Dundas





## LIFE, AD&D & DEPENDENT LIFE

- ✓ Living assistance benefit
- ✓ Diagnosis and 2<sup>nd</sup> Option service included
- ✓ Critical Disease included
- ✓ Prenatal benefit

## LONG TERM DISABILITY INCOME

- ✓ Income replacement up to age 65
- ✓ Return to Work Support Program included
- ✓ Top-up insurance

## DENTAL

- ✓ Basic dental services - check-ups, cleanings, fillings, etc.
- ✓ Major – crowns, bridges, dentures and orthodontic services
- ✓ Pay direct and Cost Plus coverage available

## HEALTHCARE SPENDING ACCOUNTS

- ✓ Available for as few as 1+ employee
- ✓ Brings cost certainty to employers and flexibility to employees
- ✓ Tax savings opportunity for business owners

## SHORT TERM DISABILITY INCOME

- ✓ Income replacement payable up to 17 or 26 weeks
- ✓ EI reduction qualification
- ✓ 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

## EXTENDED HEALTH

- ✓ Prescription drugs (direct pay drug plan)
- ✓ Hospital and ambulance coverage
- ✓ Paramed services – chiropractic, massage therapy, acupuncture etc.
- ✓ Worldwide emergency travel coverage
- ✓ Vision care & Cost Plus coverage available
- ✓ Employee Assistance Programming

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*Consult your HK Henderson Consulting advisor to explore possibilities for your business and design a program that will elevate your company's success.*

Trusted advisors making a difference.

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