

## Group Benefits – Retention of Employees & Key Cost Savings for your Business

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As an owner of any size of business, losing employees that you have invested your time and resources to train and develop can be devastating to the bottom line. Often, as an employee transitions from entry level to another supervisory or management level position, they begin to realize their value in the organization, and look to their employer for not only job security, but salary increases and employee benefits.



### Your Valued Employees

A **valued employee** is everyone whom you feel adds value to your organization, and whom you may want to retain for a longer period of time to help the business expand, keep daily operations functioning smoothly, or maintain key outside business relationships. They can be anyone from the office, the sales floor, the restaurant serving staff, the plant floor manager, the ....well, you get the picture. Employee insurance is one way you can reduce attrition, offering your valued employees the security of Employee Benefits to maintain theirs, and their families, good health.

### What are Group Benefits?

Group insurance is an arrangement to share the financial risk of health-related expenses among a group of people who pay into a fund or pool under one contract. When a member of the group plan becomes ill or needs services, he or she is financially compensated by the plan according to the terms of the contract.

You and your plan members have access to insurance at a reduced cost compared to most individual insurance plans, and your premium may be tax-deductible as a business expense.

We design plans for groups of any size, even if you have only a few employees, or are a growing company, we can tailor a plan to suit your needs.

### Savings for your Business

How can you introduce Employee Benefits when the cost is so high? If you have not had the opportunity to explore the options available, how can you begin to calculate the cost of benefits, as opposed to the cost of replacing staff that leave your company to work for competitors...rather than thinking of the cost of benefits as another load to carry for the business, think of benefits as a savings and security plan for the future.

### Changing Options making plans easier:

Benefits plans are evolving recently and many companies are offering new options, such as personal health spending accounts, and easy online communications to make it easier to administer benefits for your staff.

Support for employees and administration is key for you to be able to manage your benefits plan, and personalized care is our promise to you. At Specialty Wealth & Financial, we connect you with the support you need, at the times you need it. Our providers are expanding their programs to include online administration, and training for your staff to keep claims management simple and time saving.

Our providers are constantly coming out with new and innovative products, where your employees can manage their needs personally.



### Exploring Your Options

Whether you have an existing plan you haven't looked at for awhile, or are ready to hear the options available for your business, Specialty Wealth & Financial will meet you where you are in Southern Ontario. Make time before your work day begins, at the end of your board meeting, or in the evening, and our experts will come to you.

If you haven't taken a look at your employee benefits plan lately, how do you know if it's still meeting the needs of your employees in the most economical manner for your business? Are they using the benefits you have in place? Is the plan you have easy to administer? Have you grown the business beyond what the plan used to do for you? Discussion with one of our Financial Security Advisors could uncover hidden problems, and together we can develop new avenues for you to explore, and get the plan you need for today.

### Don't Have an Employee Benefits Program?

If you have ever had someone walk into your office, hand in their notice, and had that sinking feeling of 'now what', you will know why a benefit plan can help your business. To see your investment walk out the door and go work for a competitor, lose the time you have spent training them to help your company can be painful, and, expensive.

Ask your employees if a plan would be beneficial to their family, or themselves. How many would say 'No'? Your employees will thank you, be healthier, happier, and stay longer. You can choose who to support, rewarding their loyalty and time. Is it worth an hour of your time to explore a plan?

### New Expanded and Flexible Coverage available:

Our providers have been working hard to find new and improved ways to support employees now and in the future.

Flexibility is key to the success of any plan. From individual health service accounts to expanded coverage of drugs and care options, our providers have many new opportunities to cover your valued employees and keep them productive members of your team for years to come.

Explore the options for:

- ✓ Life Insurance
- ✓ Dependent Life Insurance
- ✓ Accidental Death & Dismemberment Insurance
- ✓ Short and Long Term Disability
- ✓ Health & Dental
- ✓ Vision Care
- ✓ RRSP's, TFSA's

*Want to know more? Have a meeting with our Group Benefits experts; it takes an hour of your time, and could save hundreds or thousands of hours in retraining costs, [Contact Us](#) today.*

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