



PBL Benefits Limited, the employee benefits division of PBL Insurance Limited, is pleased to announce the development of the CanSIA Benefits Program designed specifically for the members of CanSIA. Each member will be provided with plan design flexibility to assist in attracting and retaining employees by supplying tax-favoured employee benefits. For employers, this program affords the ability to provide benefits that are important to the organization at an affordable price today and in the future. By purchasing benefits through your association, each member firm is able to reduce the administrative costs in operating a benefits plan and increase the dollars available to pay claims. This results in significant long term cost savings to the member organization.

### **Expertise to Deliver Employee Benefit Solutions**

PBL Benefits has been delivering custom solutions for our clients' needs since 1977. We have 9 full-time employees with extensive expertise in group insurance for clients of all sizes ranging from 1 person to up to 12,000. Each benefit consultant has a different background and can provide additional expertise in Special Risk, Administrative Outsourcing and Individual Life, Disability and Critical Illness Insurance. There are currently 3 association plans being operated by our firm at this time with over \$1 million in claims being paid annually.

### **Benefit Plan Offering**

The program will offer employers the opportunity to select the benefits that are right for them. Benefits offered include Life and Dependent Life, Accidental Death and Dismemberment, Short Term Disability, Long Term Disability, Critical Illness, Drugs, Major Medical (including Emergency Out of Province coverage), Vision and Dental (including Basic, Major and Orthodontics).

We ensure that a benefit program is developed to meet your individual needs. Participating member firms enjoy the economy of scale pricing of a much larger group, and have greater plan design flexibility.

Please contact Karen Duchene of PBL Benefits Limited for further discussion to obtain a quotation for your employee benefit needs.

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