

SAMPLE EMPLOYEE BENEFIT PLAN DESIGNS

Our employee benefit consultants go the extra mile to help you design a plan that meets your business needs.



The BenefitDeck Advantage:

- Save on benefits through our volume discount
- Flexibility to customize benefits plan to fit your needs
- 24/7 online access for plan administrators and employees
- Simple electronic claim submission

Sample Employee Benefit Plans

Coverage	Cost Saver Plan	Benchmark Plan	Deluxe Plan
Life and Accidental Death Insurance			
For Employees	\$25,000	\$50,000	1x salary
Long Term Disability			
For Employees	66.67% of salary income \$4,000/month Maximum	66.67% of salary income \$6,000/month Maximum	66.67% of salary income \$10,000/month Maximum
Extended Health Care			
For employees and dependants: Hospital (excludes Prov. Medical Coverage) Emergency travel coverage Prescriptions (PayDirect drug card) Other expenses (chiropractic, massage therapy, etc) Vision care Maximum	50 single/family 100% 100% 70% 70% Not applicable	25 single / 50 family 100% 100% 80% 80% \$200	No deductible 100% 100% 80% 100% \$300
Dental Care			
For employees and dependants: Basic services Major restorative services Combined maximum per person Orthodontic services	80% of fee guide N/A \$750/cal. year N/A	80% of fee guide 50% \$1,000/cal. year N/A	80% of fee guide 50% \$2,000/cal. year 50% of fee guide \$2,500/lifetime

BenefitDeck Consulting Ltd.

1-877-318-1812 | www.benefitdeck.com | info@benefitdeck.com





INTERESTED IN AN EMPLOYEE BENEFITS QUOTE?
LET'S GET STARTED



Getting started with your first employee benefits plan?

Your business is growing and you want to build and maintain a healthy workforce. BenefitDeck will enroll your company in a cost effective health plan.



Do you already have a benefits plan in place? No problem!

If your company is currently enrolled in a benefits plan you can switch to a new plan at anytime.



Not quite ready for an employee benefits plan?

If you are not ready to get started, but would like to get a ballpark figure, we have plans ranging from 2.5% to 6% of payroll. Please note that pricing varies depending on company demographics, level of coverage, and previous claims history (if there is current group coverage).



Have you considered a Private Health Services Plan?

A Private Health Services Plan (PHSP) is a Canada Revenue Agency (CRA) approved plan that is an effective way for businesses to convert all healthcare and dental expenses into a fully tax deductible business expense. This tax strategy can result in significant savings for small businesses and large corporations. Better yet, this is not insurance. No monthly premiums, deductibles or annual fees, just benefits!

Do you qualify for a Private Health Services Plan? If you own an incorporated business , then yes you do!



Have a question about the sample plan designs or need to speak to an employee benefits consultant?

Call our office today **1-877-318-1812**

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