



## Small Business Benefits Plan – EDGE Benefits Inc.

Most Small and micro businesses are faced with either a labour shortage, most notably in the hospitality industry, or their employees' need for increased wages to meet daily inflationary lifestyle expenses. A combination of wage increases and employer contribution for health care benefits can be the right solution. Attracting and keeping the best employees is the result for successful businesses.

### Consider the Small Business Benefits plans from EDGE to provide the insured benefits for employee Health Care and Dental Services and 7 additional Guaranteed Issue products to create a unique solution.

There are a number of advantages to the Small Business Benefits plans available through EDGE. Customizing to suit the needs of each company within the class of business EDGE target markets is just one.

Insurance companies that provide traditional employee group benefits often don't offer coverage to certain types of businesses, notably the construction industry. They don't want the risk. Further, restrictions around seasonal employment often make a traditional group plan unattainable.

#### EDGE gives you the opportunity to create a plan to suit your client's specific needs.

A variety of health and dental combinations provide single, couple and family plans.

Drug coverage **without exclusions** for groups of 3 employees or more. You can add accidental injury, AD&D, lifestyle enhancer, permanent total disability, critical illness, life insurance, fracture accident.

**All Guaranteed Issue! No underwriting.**

These plans are non-occupational and dovetail with Employment Insurance offering, 112 day waiting period, 2-year, 5-year or to age 70 benefit. The superior definition to traditional group insurance includes "reasonable occupation" protection for earnings, a true income replacement contract!

More important, the insured employee owns the benefit plan. It is portable. Even if the employer has paid the premiums, the employee can keep the plan when employment ceases.

The employer can designate classes within the plans; flexibility that include all levels of management and workers.

#### Imagine being able to offer your business owner 3 insurance companies in one package!

- Health and Dental Benefits – Green Shield Canada
- Guaranteed Issue Injury DI – Co-operators
- Guaranteed Issue Critical Illness, Life, AD&D, etc. – CHUBB

But, one remittance, monthly! No administration

Let's talk about how this approach can increase your credibility and enhance and build your business.

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