

---

## Designing & Implementing Benefits Plans

March 2024

To all prospective clients and existing clients:

RE: Disclosure Notice

Further to “Ontario Regulation 347/04”, the list of insurers below is a list of companies that I currently have access to:

Associum	Assumption Life	Benecaid	Beneplan
BBD (Benefits By Design)	Benefits Trust	Best Doctors	BMO Insurance
Canada Life (Great West)	CHUBB Insurance	CI Investments	CPP (Cdn Protection Plan)
ClaimSecure	Cooperators	Desjardins	Empire Life
Equitable Life	GMS	Foresters Financial	GreenShield Canada
GroupSource	Humania	Humanacare	Industrial Alliance
Ingle International	Ivari	CollageHR	La Capitale
Lifeworks (Morneau)	Manulife Bank	Manulife Financial	Medavie Blue Cross
MyHSA	Ontario Blue Cross	People Corporation	Financial Horizons
RBC Insurance	RWAM Group Inc.	SSQ Financial	Sun Life Financial
The Edge Benefits	UL Mutual	Victor Insurance	VUMI Canada Inc.
Wawanesa	Western Financial		

I receive commissions and bonuses from these companies when I sell their products.

The types of insurance products that I provide are:

Employee Benefits

Group RRSPs

Individual Pension Plans

Retirement Compensation Arrangements

Individual Policies

Critical Illness Insurance

Disability Insurance

Life Insurance

Sincerely,

Andre Willi

Strategic Benefits

15-4370 Steeles Avenue West, Vaughan, ON, L4L 4Y4

Office: (905)850-5267 fax: (905)850-2134 toll: 1-866-903-5267

Email: [andre@strategicbenefits.ca](mailto:andre@strategicbenefits.ca)



---

## Designing & Implementing Benefits Plans

**Strategic Benefits is an independent firm specializing in providing group benefits and retirement services.**

### **Employee Benefits**

- ❖ Marketing of fully insured plans, Administrative Services Only (ASO) and Health Care Spending Accounts (HCSA).
- ❖ Benchmarking and alternate plan design for existing plans
- ❖ Executive Top-Up
- ❖ Competitive Target Loss Ratio (TLR)
- ❖ Claims Reports – analysis of claims to reduce costs
- ❖ Provide assistance with claims and administration
- ❖ Employee Assistance Program (EAP) and Critical Illness coverage
- ❖ Employee seminars for new clients, refresher seminars and plan modifications
- ❖ Employee Contracts
- ❖ An assigned Customer Service Representative
- ❖ HR Audit/Consulting Hours
- ❖ Compensation surveys
- ❖ Self Insured Short-Term Disability (opt-out of EI)

### **Group RRSP and Group Pension Plans**

- ❖ Registered Retirement Savings Plan
- ❖ Registered Pension Plans
- ❖ Government Benefit Integration (CPP, OAS)
- ❖ Annual Reviews
- ❖ Plan Monitoring and CAP Guidelines

For more information, please contact us.

---

## Designing & Implementing Benefits Plans

### **What to Expect when Working with Strategic Benefits**

**Marketing Proposal** – If we provide a quote, we will also include an estimate for your first year's renewal. This is to ensure that there are no surprises for the client.

**Premium Rate History** – We track your premiums over the years, which helps to understand the changes in cost. We present this information every year at renewal.

**Plan Administrator Checklist** – This is another document that we present every year, at renewal. Reviewing the Plan Administrator Checklist with my clients ensures there are no liability issues and also allows for discussion of any changes in the industry that could affect the plan.

**Full Renewal Documentation** – We always present the full renewal. Many brokers transpose the information from the insurers official documentation before presenting to the client. Transposing this documentation makes it difficult for another broker to compare, as it may not accurately reflect the renewal.

**Represent All Canadian Insurers** – We work with all of the Canadian insurers that offer group benefits. We are also able to provide services to clients headquartered outside of Ontario.

**Retiree Benefits** – Employees are eligible for their own plan upon retirement.

**Health Care Spending Account** – We offer Health Care Spending Accounts (HCSA). An HCSA allows employees to use before tax dollars to pay for health care expenses. The use of an HCSA is popular with companies who wish to budget their benefits dollars, as the funds allocated to each employee are dependent on what you wish to offer them. HCSA are similar to a Cost Plus plan.

**HR Support** – We have access to various HR Support if it is required.

**Prevent Servicing Issues** – We and hands on with our clients ensuring that there are no servicing issues that could frustrate the owners, managers, and employees.

**Well Informed and Connected** – We have specialized in employee benefits for the small business market for over 20 years.

**References are available upon request.**