



# The employee benefits co-op that saves you money.

We are a non-profit, member-owned buying group that purchases health insurance at the lowest possible price. We provide you the best rates up-front, so we don't waste time negotiating, and, if you pay more for your plan than you spend, **we return the difference.**



## With us, you're entitled to dividends.

Our member-owners receive dividends when there's a surplus on:

- Life insurance
- 
- Short and Long Term Disability
- 
- RST tax recovery
- 
- Health & Dental premiums
- 
- Drug rebates (optional)

**We've paid out more than \$14 million in dividends.**



## Our benefits come with benefits.

Complimentary value-add services include:

- Access to a Drug Advocate
- 
- Short-term disability adjudication
- 
- Paramedical fraud solutions
- 
- Personalized Prescribing at 75% off
- 
- Discounts on Medcan assessments

**Beneplan HR support can help navigate difficult situations.**



## Best-in-class service is all we know.

Our members are owners, and we treat them that way, with:

- Avg. 10% lower admin fees
- 
- 1-on-1 Benefit Support Experts
- 
- Assistance to override insurer decisions
- 
- 100% transparency on fees, commissions, dividends, and financials.

**Our member-owners, stay members-owners.**

## Let us show you a better plan.

**Request a Quote today**

1-800-387-1670 | [admin@beneplan.ca](mailto:admin@beneplan.ca)



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