

Benefit Communication Made Easy!

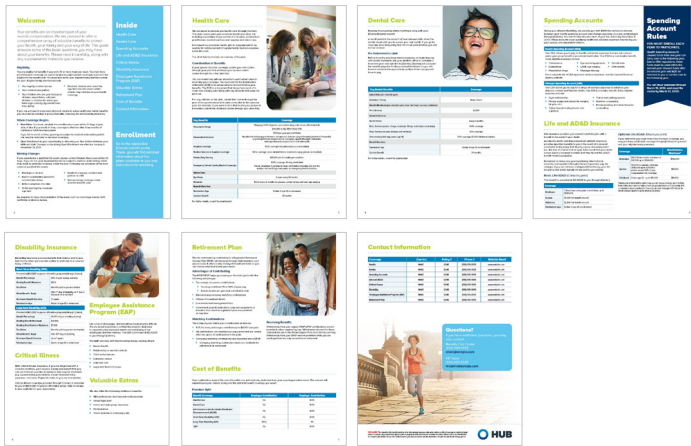
You choose—we take care of the rest.



8-Page Benefit Guide Cover Options and Interior Pages: 5 Credits



Images Interior Pages



Illustrated Interior Pages



Spending Accounts Flier: 1 Credit

YOUR FLEXIBLE SPENDING ACCOUNTS
WHATEVER YOUR SITUATION, THE HSA AND LSA CAN HELP

1 THE THEORY
We know each employee and their families have different needs. That's why we offer \$500K flex dollars to allocate between your health spending account (HSA) and flexible spending account (FSA). These accounts cover qualifying health and wellness expenses incurred by you, your spouse and dependent children.

MICHELLE 25 Single Athlete
Michelle leads a healthy life, and the traditional benefit plan meets her health and dental needs, so she allocates all her flex dollars to her LSA to use toward her gym membership and a bicycle.

EMILY 40 Married 2 Kids
Emily splits his flex dollars evenly between his HSA and LSA to meet his son's dental needs. He uses the funds to cover his son's orthodontic fees and puts his HSA toward his wife's upcoming knee surgery.

TOMMY 65 Married No kids
As Tommy ages, health and dental care needs become more costly, so he allocates all of his flex dollars to his HSA. Tommy requires a wheelchair to manage his diabetes, while Charlie has extensive dental work coming up.

2 ELIGIBLE HEALTH SPENDING ACCOUNT (HSA) EXPENSES
Your HSA allows you to pay for health and dental expenses that are not covered under your group benefits plan or your provincial health plan. Your HSA is a non-taxable benefit. Some eligible expenses include:

- Deductibles, co-insurance
- Paramedical practitioners (including massage therapists, physiotherapists, naturopaths, etc.)
- Eye exams, contact lenses and laser eye surgery
- Dental care
- Prescription drugs
- Medical services and supplies

3 ELIGIBLE LIFESTYLE SPENDING ACCOUNT (LSA) EXPENSES
Your LSA allows you to pay for a range of wellness expenses to enhance your physical, mental and financial health. Your LSA is a taxable benefit, and will be treated as taxable income. Some eligible expenses include:

- Gym membership
- Fitness equipment (headsets, weights, etc.)
- Tuition fees (including books and supplies)
- Travel and parking passes
- Nutrition counselling
- Estate planning and other financial counselling

THE NITTY-GRITTY
All dependents listed under your group benefits plan are eligible to claim under your HSA and LSA. Your funds are "use it or lose it" meaning if you do not use them by the end of your benefit year, they will disappear and be reset for the following year. Remember, you can use your HSA to cover any expenses that haven't been covered by either your or your spouse's benefit plan. To maximize your HSA, be sure to claim under both your own benefit plan and spouse's plan prior to submitting to your HSA.

Postcard: 1 Credit

20XX Benefits Open Enrollment NOV. 30 - DEC. 15

Open Enrollment NOV. XX - DEC. XX

This is your once-a-year opportunity to select one of the three offered benefits plan:

- Plan A: a scaled-down traditional plan paired with a health spending account (HSA)
- Plan B: a traditional benefits plan
- Plan C: a traditional benefits plan with enhanced coverage offered at a monthly cost of \$300 for single coverage and \$300 for family coverage, which is payable through payroll deductions.

Please see your Benefits Guide for a detailed outline of each plan. You will be unable to make changes to your selection until next year without a Qualifying Event. If you do not make a selection, by default you will be enrolled in Plan B.

WHAT'S HAPPENING | **KEY DATES**

Open Enrollment Dates	Nov. 30 - Dec. 15, 20XX
Deadline to Enroll	Friday, December 15, 20XX
Benefit Elections Effective	January 1, 20XX

LOGO PLACEMENT
Address: City, Province, Postal Code

Name: _____
Address: City, Province, Postal Code

Poster: 1 Credit

20XX Benefits Open Enrollment NOV. 30 - DEC. 15

This is your once-a-year opportunity to make changes to your benefits without a qualifying event. During Open Enrollment, you can:

- Add, cancel, or change your coverage
- Add or remove eligible family members
- Enroll or re-enroll in the health care and/or dependent care flexible spending accounts (FSA)

If you do not wish to make changes, make contributions to a health savings account (HSA) or participate in a flexible spending account (FSA), your 20XX-20XX benefits will roll over to 20XX-20XX, with the exception of any HSA and/or FSA elections.

WHAT'S HAPPENING | **KEY DATES**

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Benefit Elections Effective	January 1, 20XX

To learn more and make your benefit elections, log in to: www.BenefitsWebsite.com

Emerging Market: 8 Total Credits

Flip over for even more communication vehicles available to you. ▶


Wait, There's More!

Additional Pieces



Deliverable	Description	Number of Credits
Open Enrollment Flier and Postcard	Includes Open Enrollment dates, enrollment instructions, changes for the upcoming plan year and Open Enrollment meeting dates. To be printed and distributed as needed.	1 credit each
New Benefits Flier	Provides a high-level overview of client's benefits program and includes benefits that may not be included in the Benefits Guide (e.g., paid leave policy, ancillary benefits, etc.).	1 credit
Recruiting Flier	An overview of the client's benefits program intended as a recruitment tool and includes benefit coverage levels along with other employee perks.	1 credit
Spending Accounts Flier	An overview of the Health and Lifestyle Spending accounts including eligible expenses.	1 credit
Prescription Drug - Generic Drugs Flier and Postcard	Reviews the definition of a generic drug plan, educating employees on the purpose of implementing a generic drug plan.	1 credit each
Prescription Drugs - Smart Shopping Tips Flier and Postcard	Provides employees tips to save money at the pharmacy, and reviews the impact of drug markups and dispensing fees.	1 credit each
Registered Retirement Savings Plan Flier	Provides an overview of the importance of saving, retirement income sources, and the benefits of participating in the matching Registered Retirement Savings Plan.	1 credit

IMPORTANT RX INFORMATION ON YOUR GENERIC DRUG PLAN




Company Name has implemented a Generic Substitution Drug Plan. This will maintain the integrity of the plan, ensuring you and your family have access to the best treatments available, while keeping the ever-rising costs of prescription drugs sustainable.

WHAT IS A GENERIC SUBSTITUTION PLAN?
Generic drug substitution is a cost-saving measure in your drug plan. Under this plan, if your doctor prescribes a brand-name drug, the pharmacy will dispense the lower-priced generic version of the drug.

Many pharmacies will automatically dispense the generic substitute, so you may already be receiving a generic drug. If you are unsure as to whether your current prescription is a brand-name drug, speak to your pharmacist.

BRAND-NAME VS. GENERIC DRUGS
A generic drug is the chemical equivalent of a higher-cost brand-name drug. It uses the same active ingredients and works the same way in your body as the brand-name drug. There is no difference in purity, effectiveness or safety between generic and brand-name drugs, so the patient's level of treatment is fully maintained when using a generic equivalent.

WHAT IF YOU REQUIRE BRAND-NAME DRUG?
While the majority of generic drugs are suitable substitutes for brand-name drugs, occasionally it is medically necessary to receive a brand-name drug. In the event that you medically require the brand-name drug, you must have your doctor complete and submit the Request for Approval of Brand Name Drug Form/Brand Name Exception Form, which can be found on the Corner benefits online portal, or by clicking on the following link: www.insideromhpharmaceuticals.ca. If Corner accepts the request, the plan will cover the cost of the brand-name drug. If Corner denies the request, you can still ask for the brand-name drug, however the plan will only cover the cost of the lowest-price generic equivalent, and you will be required to pay the difference.



YOUR GROUP RRSP DON'T LEAVE FREE MONEY ON THE TABLE

To help you save for the retirement of your dreams, we offer a matching group Registered Retirement Savings Plan (RRSP).

The average Canadian in retirement is living on 62 percent of that pre-retirement income. Your Group RRSP plays a big role in that income. That's why it's so important to start saving now to ensure that you and your family have the means for a comfortable and secure retirement. Below is an illustration of where your retirement income will come from:

GOVERNMENT BENEFITS	CLIENT NAME GROUP RRSP	PERSONAL SAVINGS
Canada Pension Plan (CPP) Old Age Security (OAS) Guaranteed Income Support	Comprised of contributions of you and your employer.	Tax-Free Savings Account Personal RRSP Non-Registered Savings RRSP Spousal's Income

FOUR IMPORTANT REASONS TO JOIN THE GROUP RRSP

- FUNDING FROM PUBLIC PLANS WILL NOT BE ENOUGH**
CPP + OAS = \$20,640 per year. Maximum benefits payable at age 65 in 2016.
CPP: \$1,134 per month. OAS: \$586 per month.
- TO SAVE TAXES NOW AND POTENTIALLY PAY LESS TAX AT RETIREMENT**
Contributions to your RRSP result in income tax reduction. You may contribute 18% to 26% of your pay through payroll deductions (which will be deducted from your taxable earnings, resulting in tax savings).
THE MAGIC OF PAYROLL DEDUCTION
Gross Pay: \$1,000 / \$1,000
Contribution: (\$0) / (\$300)
Less Tax (20%) / (\$270)
After-Tax Pay: \$700 / \$430
- TO BENEFIT FROM YOUR EMPLOYER CONTRIBUTIONS**
Why would you turn down free money?
- LOW INVESTMENT FEES AND INCREASED CHOICE OF INVESTMENTS**
Your Group RRSP offers a greater selection of investments and lower fees than you would have access to through an individual savings plan with your bank or financial institution.



BENEFITS OVERVIEW EFFECTIVE JANUARY 1, 20XX



WELCOME
Benefits are an important part of overall compensation. We are pleased to offer a comprehensive array of quality benefits to protect your health, your family and your way of life.

- Health Care
- Dental Care
- Spending Account
- Life and AD&D
- Disability Insurance
- Employee Assistance Program (EAP)
- Critical Illness
- Volunteer Extra

HEALTH CARE
We are proud to provide you and your family health care coverage through Corner. This plan covers what your provincial health plan does not, including prescription drug, outside of a hospital, paramedical practitioners, medical services and supplies and vision care.

Prescription Drugs - Plan pays 90% of generic prescription drug costs minus a \$9 deductible. Under the plan you will receive a pay direct drug card meaning your out-of-pocket contribution.

Paramedical Services - Plan provides \$500 per practitioner per year for the following practitioners: chiropractors, dietitians, physiotherapists, podiatrists, acupuncturists, speech therapists, osteopaths, massage therapy, acupuncturists and naturopaths.

Hospital Coverage - Covers 90% of your accommodation in a semi-private hospital room.

Medical Services & Supplies - The plan covers 90% of medically required services and supplies. Some medicines require co-payment for details.

Emergency Out of Country - This plan offers 90% coverage for emergency medical emergency you experience while travelling for up to a 60-day travel limit.

Vision Care - Offers \$200 every 24 months for glasses, contact lenses and laser eye surgery, along with coverage for 1 eye exam every 24 months.

DENTAL CARE
Keeping those pesky whites healthy is easy with your Corner dental benefit.

Basic Dental Care - The plan covers 90% of exams, X-rays, cleanings, fillings and simple extraction up to an annual maximum of \$1,500 (maximum combined with major dental care).

Major Dental Care - The plan covers 50% of crowns, bridges and dentures up to an annual maximum of \$1,500 (maximum combined with basic dental care).

Orthodontia - Under the plan, dependent children are eligible for orthodontia at 50% coverage for up to a \$2,000 lifetime maximum.

SPENDING ACCOUNTS
We provide you with \$300 flex dollars to allocate between your health spending account (HSA) and lifestyle spending account (LSA), administered through Corner.

Health Spending Account (HSA) - Your HSA allows you to pay for health and dental expenses that are not covered under your group benefit plan or your provincial health plan. Your HSA is a non-taxable benefit. Eligible expenses include co-payments, dental, orthodontia, prescriptions, massage therapy, acupuncture, vision care and more.

Lifestyle Spending Account (LSA) - Your LSA allows you to pay for a range of wellness expenses to enhance your physical, mental and financial health. Your LSA is a taxable benefit. Some eligible expenses include gym membership, fitness equipment, footwear, weights, health spa, tanning beds, travel services, wellness coaching and more.



LOGO PLACEMENT

More deliverables are available—just ask!

Emerging Market: 8 Total Credits