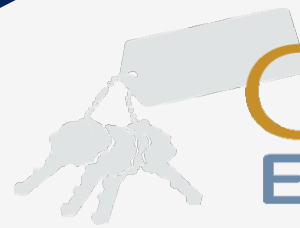


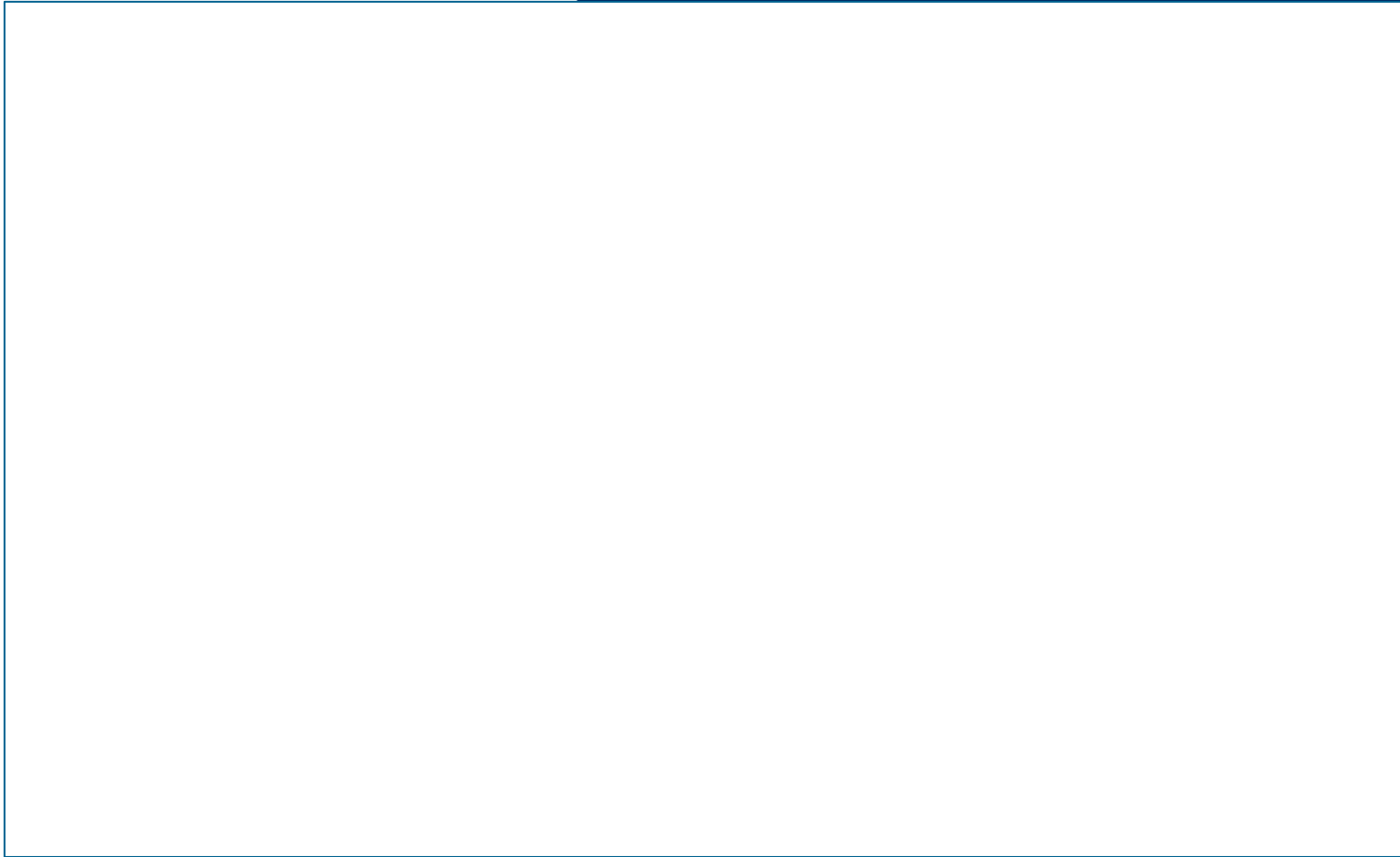
TD Benefits



Chambers Plan Employee Benefits

TD BENEFITS
INSURANCE & EMPLOYEE BENEFIT SPECIALISTS

About Us



About Us

- Insurance/Benefit Brokers – ***Access to all major carriers***
- Family-run business, in operation in BC for over 30 years
- Exclusive Advisor for Chambers of Commerce Group Insurance Plan
- Business Partnership / Key Man Insurance
- Individual Life Insurance/Disability/Critical Illness Insurance
- Group RRSP's



COMMON ISSUES IN THE WORKPLACE

COMMON ISSUES IN THE WORKPLACE

Hundreds of Canadians incur financial hardship every year because they are unable to afford their prescription medication.

A lack of prescription drug coverage contributes annually to:

- 370-640 premature deaths due to ischemic heart disease
- 270-420 premature deaths of working-age Canadians with diabetes
- 550-670 premature deaths from all causes among working-age Canadians



COMMON ISSUES IN THE WORKPLACE

- Staff Retention
- Poor management
- Lack of recognition
- Poor compensation plans
- Lack of long-term benefits
- Lack of employee protection
- Absence of wellness program
- Inability to attract employees



MENTAL HEALTH ISSUES IN THE WORKPLACE



- Anxiety
- Depression
- Eating Disorders
- Family issues affecting productivity
- Post traumatic stress disorder

THE COST OF STAFF TURNOVER

- Advertising
- Interviewing
- Relocation
- Onboarding
- Training
- Loss of knowledge
- Loss of productivity



HOW TO ATTRACT & RETAIN TALENT IN THE WORKPLACE

COMPENSATION PACKAGE

- Attractive wages
- Retirement Savings Plan
- Performance Incentives
- Employee Group Benefits

“Four out of five workers say they would prefer Employee Benefits over a pay raise”.



WHAT THE PLAN COVERS

- Life Insurance
- Accidental Death & Dismemberment
- Short Term Disability
- Long Term Disability
- Extended Health Care including paramedical services
- Dental Coverage
- Critical Illness Insurance
- Vision Care

BUSINESS ASSISTANCE SERVICE

- Legal Advice
- Accounting Advice
- Specialized Human Resource Services
- Human Resource Coaching
- Confidential Employee Referral for Counselling

EMPLOYEE ASSISTANCE PROGRAM

Up to 12 hours of face-to-face counselling per employee per year per family unit to address issues like

- Family Challenges
- Work-related Difficulties
- Eldercare solutions
- Personal Problems
- Dependency Concerns

Telephone consultation is also available for assistance with:

- Legal and Financial issues
- Nutritional Counselling
- Childcare information.

CHAMBER PLAN BENEFITS

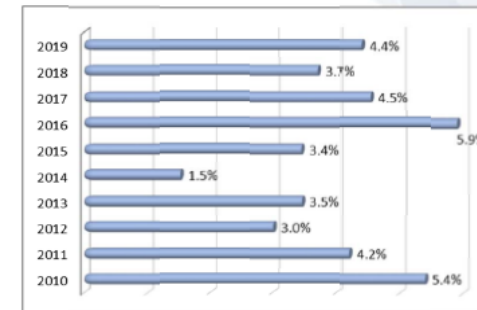
Smart – Stable & Simple Choice

- National Pool – Protection!
- 3-9 employees
- 10+, 15+, 20+
- Annual rate stability
- No business is too small
- Guaranteed approval 3+ employees
- E-claims
- My-benefits
- Smart phone app
- Local representation

Benefits of a Pooled Plan

In a pooled plan, premiums are based on the average of claims across all participants. When claims are bundled together with thousands of similar firms in a pool, premiums stay manageable and predictable.

Over the last five years, the Chambers Plan average renewal action has been 4.4%, and only 4.0% over the last decade.



 **Chambers Plan**
Group Insurance

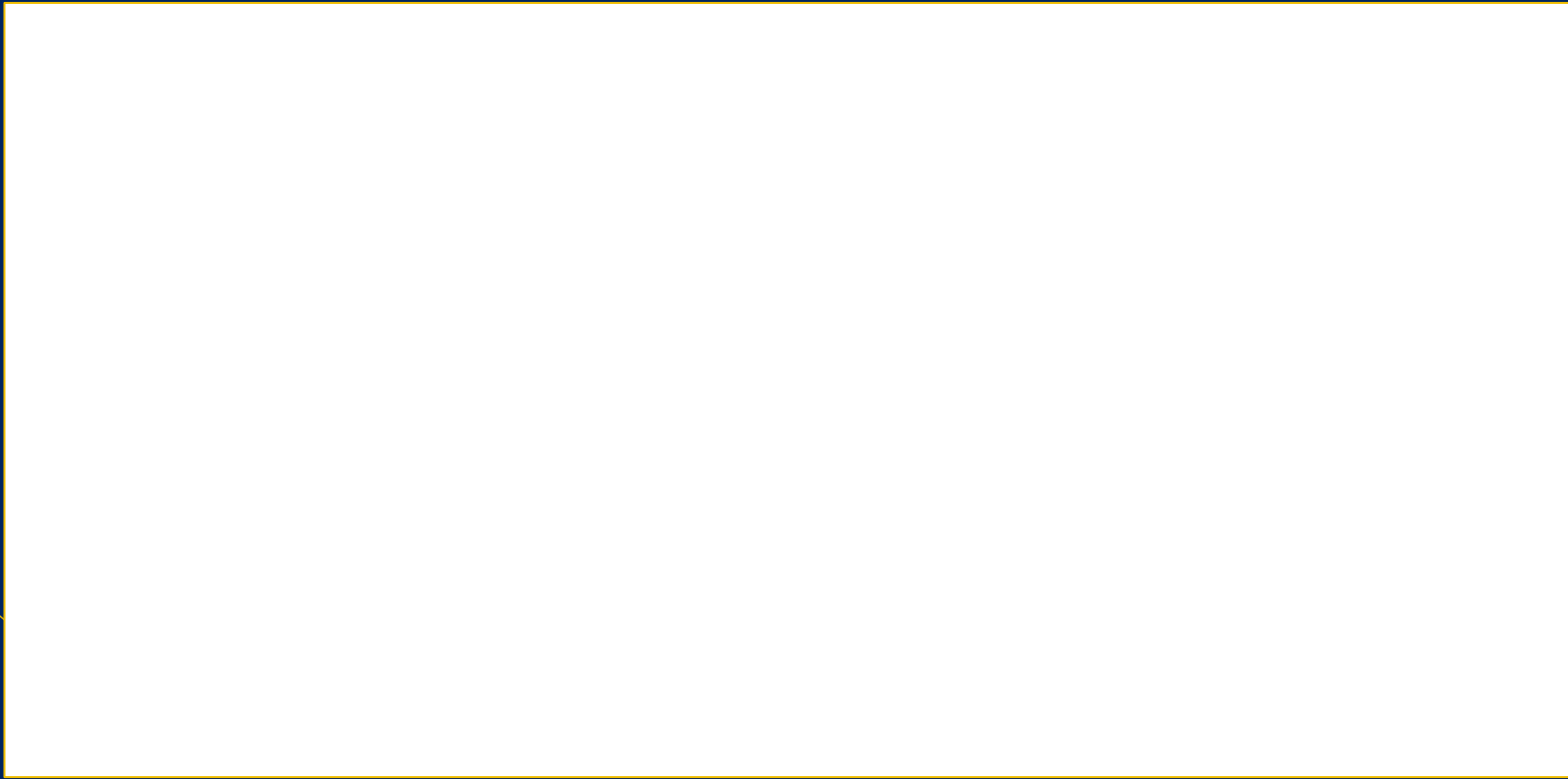
CHAMBER PLAN PERKS

TELADOC SERVICE

- 53% of Canadians have chronic conditions such as heart disease, arthritis, or diabetes
- 57% of Canadians cannot secure an appointment with primary care physicians within 48 hours

CHAMBER PLAN BENEFITS

TELADOC SERVICE





TD BENEFITS
INSURANCE & EMPLOYEE BENEFIT SPECIALISTS

Thank You



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