

A background image showing a pair of hands in a business suit clasped together, positioned above a row of five golden paper cutouts of people holding hands. The text 'GROUP BENEFITS' is overlaid in large, white, bold letters at the bottom of this section.

# GROUP BENEFITS

## BENEFlex®

Looking for the competitive advantage in your trade?  
Attract and retain key talent to your business?

We offer you, our fellow BCA members, a strategic employee benefit solution that reduces the expenses associated with your offering and fits the needs of your talent.

### What is Beneflex?

A Collective Purchasing Plan for Group Benefits. **BENEFlex**® has its administrative expenses based on the overall volume of all companies participating in the plan, therefore providing for economies of scale, increasing your purchasing power.

### Why Beneflex?

Reduce costs without sacrificing quality or service.

Here's what our combined purchasing power means to you in group benefits:

- Insurer's expenses are lower per employee, which result in lower premiums.
- Improved benefits (less small print) and higher levels of no evidence benefits.
- Greater premium stability (fewer budget surprises), even if you have a period of high claims.
- Undeniable influence and reduced time spent negotiating with insurers if you have a difficult claim.
- Our consultants constantly act for you by monitoring the plan to ensure that it provides value.

In dollar terms, for example, a member company with 250 employees could save \$25,000 – \$50,000 annually under the **BENEFlex**™ plan versus a stand-alone program.

Similarly, a **BENEFlex**™ member company with 10 employees could save in the range of \$2,000 – \$4,500 per year based on average benefit program costs simply through volume discounts.

Let **McBride Robillard Financial Solutions Inc.** demonstrate what **BENEFlex**™ can do for you.



**Geneviève Lagacé-Gore,**  
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