



When you partner with HUB, you're at the centre of a vast network of experts who will help you reach your goals. HUB can help develop a benefits strategy that will protect your bottom line, support your workforce and build resiliency. For more information on how to manage your insurance costs, reduce your risk and take care of your employees, talk to a HUB advisor.

GROUP BENEFITS CONSULTING

- Design, funding and underwriting arrangements
- Carrier negotiation
- Strategic benefits management
- Flexible benefit programs
- Special risk insurance
- Health Spending Accounts (HSA) and Private Health Services Plans (PHSP)
- Drug card plans
- Drug utilization reviews
- Market surveys and benchmarking
- Critical illness insurance
- Employee Family Assistance Plans (EFAP)
- Executive benefits plans
- Workplace

VOLUNTARY EMPLOYEE & RETIREE BENEFITS

- Provides employees with savings
- Enhanced voluntary benefits program
- Fully-customizable
- 100% employee funded
- No administration required by company

GROUP RETIREMENT PLAN CONSULTING

- Plan governance program development
- Provider comparisons
- Fund manager performance evaluation
- Retirement counseling
- Purchase of annuities, LIF's, RRIF's taxation and legislation advice
- Registered Retirement Savings Plans (RRSP)
- Defined Contribution retirement plans (DC)
- Supplemental Executive Retirement Plans (SERP)
- o Individual Pension Plans (IPP)
- Deferred Profit Sharing Plans (DPSP)

EMPLOYEE BENEFITS COMMUNICATION

- Newsletters
- Booklets
- Benefit statements
- Surveys and focus groups
- Employee meetings
- Portal
- Voice-over presentations



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