

# Group Life & Health

## Key Features

- Available to groups with as few as 5 employees
- Customized plans designed with flexibility to meet your unique requirements
- Higher maximums available without providing evidence of insurability
- Unique 6 month lay-off provision
- Pooled rates provide buying power and sustainability
- Most comprehensive travel cancellation and emergency medical on the market
- Tax advantaged Health Spending programs included
- Many more optional benefit options available

## Summary of Benefits

**1. Comprehensive:** Plans allow full coverage at discounted rates for salaried, hourly and contract workers.

**2. Customization:** Individual firms are able to customize their program with a variety of options.

**3. Medical questionnaires & examinations:** Providing evidence of good health can be a problem for some employees. This plan offers higher guaranteed levels of life insurance and income replacement coverage without the burden of proof of health.

**4. Lay-off:** The construction industry can be seasonal and lay-offs are common, so this plan has been designed with a unique provision in which employees can be laid-off for up to six months and still remain on the plan (with the exception of long term disability coverage).

**5. Rates:** Because the rates are based on the participation of many firms in the construction industry, rates are lower than those available to individual firms. The large participating group stabilizes the annual rates.



# Protect. Recruit. Retain.

Managed by:



Sponsored by:



# Core Benefits

Benefit plans individually designed with flexibility and your unique organizational needs in mind:



## Extended Health

Prescription medication, hospital and ambulance coverage, paramedical practitioners, vision exams, nursing care, out-of-country emergency medical, out-of-province/country medical referral and trip cancellation insurance.

Additional features include: Cost-Plus reimbursement program and executive care packages.



## Dental Care

Basic dental coverage plus options such as major restorative services and orthodontics.



## Employee Assistance Program

Management-referred employee assistance providing support to your valued employees and their families.



## Life Insurance

- Basic and optional life insurance
- Accidental death coverage
- Dependent life
- Voluntary group discounted critical illness coverage



## Short and Long Term Disability

Replace income with guaranteed high levels of coverage and claims advocacy.



## Cost Plus and Health Spending Accounts

Tax-advantaged reimbursement tool creating choice and flexibility for employees.



## Critical Conditions

Basic or Enhanced coverage for up to 31 covered illnesses.

## Plan Member Advocacy™

Ellement Consulting Group is proud to provide ECAM Members and their valued employees with an award-winning service platform (Plan Member Advocacy - PMA™). PMA eliminates administrative minutia from your administrative teams and removes the liability inherent in employer involvement in the claims process by working directly with your employees on claims inquiries.

## A Powerful Human Resources Tool

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Your employees are your most valuable assets. With a highly competitive labour market, companies are continually looking for a competitive advantage.

As a Construction company you have access to individually designed benefit programs with rates that are lower than those available to individual firms outside of the Association. This unique construction plan has also been designed with a convenient lay-off provision to accommodate the needs of the construction industry.

Access to the Construction Association Benefit Plan can help you recruit new employees and retain experienced members of your team. Offering a comprehensive health and insurance package shows that you care about your employees and their families.

## A Flexible, Service Driven Program

Plan Member Advocacy™, proprietary to Ellement Consulting Group, provides claims and health advocacy to every plan member and their families as well as administrative assistance to Plan Sponsors, saving the companies we work with time and money.

## Group Retirement Solutions

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The Construction Association Group Retirement Program gives members access to high performing proprietary products with low fees, that only large, institutional investors can regularly access.

Our knowledgeable, experienced professionals help employers comply with all regulatory guidelines by employing an education strategy, and ensuring all fiduciary responsibilities are met, monitored, recorded, and reported back to the plan sponsor annually. In addition, our Investment Coach program ensures all plan members have access to individual investment consultation by an experienced advisor, providing your employees a thorough understanding of the program, and fulfilling a need that other service providers frequently overlook.

## Specialized Group Retirement Solutions

- Deferred Profit Sharing Plans (DPSP)
- Group RRSP
- Pension Plans
- Individual Pension Plans (IPP)
- Retirement Compensation Arrangements (RCA)
- Employee Profit Sharing Plans (EPSP)
- Tax Free Savings Accounts (TFSA)

**Ellement Consulting Group** has worked with Canadian Construction companies in designing and servicing Group Life & Health Plans since 1986 and has been providing Group Retirement Solutions since 1972.

Ellement Consulting Group offers objective, professional advice and consultation on a variety of benefit programs including Group Life & Health plans, Executive and Group Retirement Solutions, Investments, Health and Wellness Plans and Advocacy. Our professional staff include Actuaries, Analytics, Investment Specialists, Software Programmers, Administration and Account Management specialists. We serve clients nationally with offices in Vancouver, Edmonton, Winnipeg, Toronto and Ottawa.

**Have a question? Contact us:  
Ellement Consulting Group**

Phone: 1-888-989-2006 / 204-560-0245

Email: [benefits@ellement.ca](mailto:benefits@ellement.ca)

[www.ellement.ca](http://www.ellement.ca)

## The Association Difference™

Saving you valuable time and money. The pooled Association plan is the most flexible, comprehensive and competitive benefits plan on the market for construction.

Ellement Consulting Group is proud to be a partner of ECAM's Membership Advantage program.



**Contact us to learn more about the benefits plan that's built for you.**

**For a complimentary due diligence pricing exercise call or email:**



**Toll-free Hotline**

1-888-989-2006



**Direct Line**

204-560-0245



**Email**

[benefits@ellement.ca](mailto:benefits@ellement.ca)

### **ECAM Member Testimonials**

*"NICI has a longstanding partnership with Ellement in managing our benefits. We have received tremendous value from the Association Benefits Plan and excellent service from the Team at Ellement. We would highly recommend this program to Members of ECAM."*

*-Chuck Neufeld of National Industrial Communications*

*"We have worked with Ellement for over ten years and have benefited from the advantages of the Association benefit plan. Although our company was recently acquired, we have never changed our benefits provider simply because of the benefits provided and the outstanding service we receive."*

*-Darrell Driver of BSD Solutions, an Ainsworth Company*

*"We have provided coverage for our employees through the Association Plan since 2008. Ellement is quick to respond in supporting our administration and employees and the program has remained an important part of our total compensation strategy. We would definitely recommend the program to our industry peers."*

*-Andre Sarraillon, More-Lite Electric Ltd.*