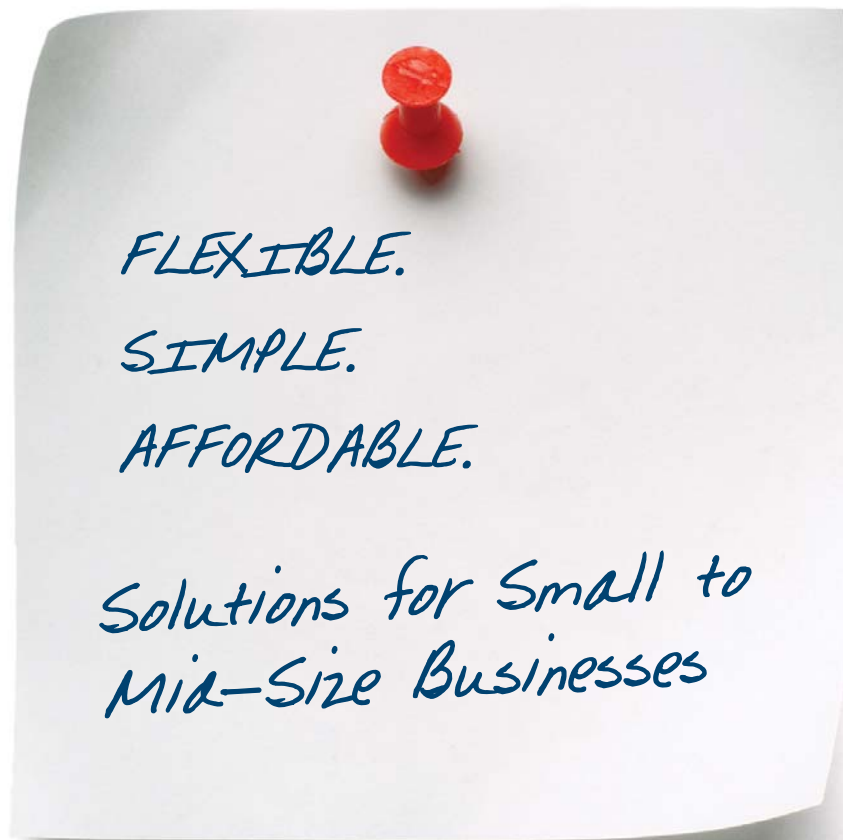




# Total Benefits Solutions

*Your benefits manager*



[www.aonhewitt.com/canada](http://www.aonhewitt.com/canada)



# Challenges

Small and medium-sized employers face challenges when it comes to providing competitive employee benefit programs

# Solutions

Aon Hewitt Total Benefits Solutions

## COST

Small groups don't have the buying power to get the competitive rates provided to large employers

## CHOICE

Available programs don't offer much selection, so they can't compete with what larger employers are offering

## TIME

Smaller employers don't have time to deal with administration and questions about the benefits program

## AFFORDABLE

As one of the largest brokers in Canada, Aon Hewitt leverages our size to obtain more affordable coverage

## FLEXIBLE

We negotiate on behalf of smaller organizations with insurers to gain more flexibility and options

## SIMPLE

Acting as the interface between employers and insurers, we help resolve any issues that arise

Employers and employees receive call centre support to answer questions about benefits

Employers obtain updates on any legislative/regulatory changes that could affect coverage

We handle administration and assist with employee communication



# FLEXIBLE. SIMPLE. AFFORDABLE.

## Solutions



**GROUP BENEFITS**

### ■ Diverse options to meet diverse needs:

- Competitive rates without artificial "marketing discounts" that are recouped at renewal time
- A comprehensive selection of benefits offerings, including a core traditional plan with flexible plan design options like Health Spending Accounts, as well as voluntary benefits
- Simple plan administration through Total Benefits Solutions' dedicated service team
- Unique approach to allow for sustainable renewals
- The "Benefits for Life" portability feature that enables employees who leave a plan to easily convert their benefits to individual coverage with competitive pricing



**RETIREMENT SAVINGS**

### ■ Competitive solutions to help employees save adequately for retirement:

- Competitive Investment Management Fees (IMF) priced at the wholesale level, rather than retail
- A wide array of registered retirement and non-registered savings plans
- An investment platform that includes a diverse range of options including unique target date funds that offer an investment strategy and portfolio geared to the individual's target retirement date
- Plan governance support activities
- Decision-making communication tools that help employees make investment and retirement savings decisions



**LIFESTYLE SOLUTIONS**

### ■ TBS offers insurance coverage that meets the specific needs of executives, business owners and employees of small and medium-sized organizations:

- Individual life, long-term disability, critical illness, health system navigation, long-term care, and accidental death and dismemberment coverage
- Key man, executive top-up, buy/sell and overhead expense insurance
- Group home and auto insurance



**SPECIAL RISK**

### ■ Coverage for risks not covered by traditional benefits plans:

- Business travel accident insurance
- Inpatriate/expatriate insurance and provincial plan equivalent
- Other specialty and special risk insurance

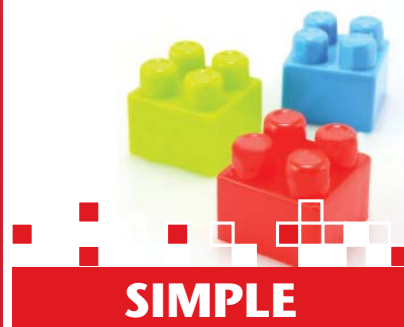


# About Aon Hewitt

Aon Hewitt is the global leader in human capital consulting and outsourcing solutions.



The right HR solutions for your organization and your people.



Enabling you to focus on your business.



Comprehensive, competitive employee benefit programs at the right price.

For more information about Aon Hewitt's Total Benefits Solutions, contact us:

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