

Put more in your employees' pockets with a benefits plan

Salary increase vs. benefits plan

Giving your employees a benefits plan may be more valuable than giving your workers a raise in pay. Here's why: a simple salary increase is affected by a variety of payroll taxes and employee income taxes. In comparison, health and dental benefits are tax-free for employees (in all provinces except Quebec) and employer contributions are deductible as a business expense. Provincial sales tax is charged on the plan's premiums, but this tax is still less than the payroll taxes charged on salary, making a group benefits plan a tax-effective way to compensate your employees.

AlphaPlus base benefits

- Employee Life Insurance
- Accidental Death and Dismemberment
- Extended Health Care
- Travel and Health advice assistance
- Workplace Advisor
- Health Service Navigator®

Optional benefits

- Dependant Life Insurance
- Extended Health Care options:
 - Hospital
 - Pay-direct drug card
 - Deferred drug plan
 - Vision care
- Dental care
- Short Term Disability
- Long Term Disability
- Health Care Spending Account
- Personal Life Insurance
- Personal Critical Illness Insurance

More information

Contact your financial advisor today to find out more about AlphaPlus.

www.manulife.ca/groupbenefits



AlphaPlus®, Health eLinks®, Health Service Navigator®, Personal Benefits, Workplace Advisor and Group Benefits products are offered through Manulife Financial.

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Attract the best employees and build a better business



SMALL BUSINESS

A loyal workforce

A group benefits plan gives your employees even more reasons to start, stick, and stay with your company. Our AlphaPlus® benefits program is affordable, easy to manage, and it's tailor-made to meet the needs of independent Canadian businesses like yours.

Here's what's in it for you...

For your company, AlphaPlus delivers

- affordable rates,
- a tax-effective form of employee compensation,
- easy administration,
- fast access to online plan information,
- a competitive edge in the job market, and
- higher employee satisfaction and productivity.

...and your employees

For your employees, AlphaPlus delivers

- an excellent benefits program that helps to protect the health, financial security, and lifestyles of your plan members and their families,
- fast and fair claims payments, and
- easy online access to plan and claims information.

We pack more benefits into your plan

Keep employees productive with Workplace Advisor. Included with your plan, this valuable program offers access to short-term counselling for employees, plus training and online tools for managers. Use Workplace Advisor to help

- manage employee issues,
- reduce absenteeism, and
- foster productivity.

Make the most of Canada's health resources with Health Service Navigator. We give your employees access to a one-stop customer care centre and website to help them navigate the Canadian health care system. We also help them

- search for doctors and health care facilities,
- access integrated health tips and tools,
- find medical condition information, and
- access a world-class second opinion service.

Extra coverage at no extra cost to you.

Personal Benefits allow you to offer supplementary coverage to your employees with no additional cost or administration. Plan members can purchase portable life or critical illness coverage and Manulife Financial takes care of the administration and also bills the plan member directly.

Find health care information at your fingertips.

Health eLinks® is our impressive online resource centre of health care-related information supporting employee health and wellness.

Submit claims/receive payments faster. Online claims submission is convenient and helps plan members avoid delays in getting their payments.

Flexible plan design that meets your needs. Our plan design flexibility allows you to take advantage of affordable, cost-effective options like Health Care Spending Accounts.

Get answers fast through our customer care network made up of people and technology dedicated to bringing a fast response and a personal touch to your inquiries. Our goal is to make the group benefits experience a positive one for you and the members of your plan.

