

# GROUP BENEFITS

The Financial Horizons Group – Group Benefits Team has relationships with many of the top Canadian insurance carriers.

Our knowledge, experience and carrier relations offer advisors ‘purchasing power’ and expertise essential to success. We create practical and creative solutions for advisors and offer value-added group marketing solutions to create a win-win for our Canadian insurance carriers and independent advisors, as well as your clients.

## SERVICE STANDARDS:

Financial Horizons Group is a Managing General Agency. The Group Benefit Team provides advisors expertise and marketing support for their group benefits clients.

We offer training and seminars to build your knowledge base in the group benefits marketplace.

The Group Benefits Support Team is committed to:

- 24 hour response to all phone and email inquiries
- RFPs which include all the required information will be forwarded to the insurance carriers for quotations within one business day
- Timely turnaround of marketing comparative analysis
- Delivery of renewal results 30 days prior to renewal date

## For further information and support for Group Benefits

contact your local Business Development Manager, or call: 1.877.711.1388 email: [group@financialhorizons.com](mailto:group@financialhorizons.com)

INSURANCE | INVESTMENTS | GROUP BENEFITS

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We have you covered.

**The Group Benefits Support Team offers a value-added service to you by:**

- negotiating and leveraging directly with our selected group carriers partners
- providing client-ready solutions for your client’s group benefit needs
- ensuring we match your client’s needs with the best carrier fit

**Our Back Office Support services include:**

- Marketing comparative analysis of plan design and rates
- Six Month Claim Experience
- Complete renewal analysis including pricing evaluation and negotiations
- Health and dental cost containment strategies.

## GROUP BENEFITS:

### Products:

- Life Insurance, Optional Life Insurance, Dependent Life Insurance
- Accidental Death & Dismemberment (AD&D),  
Optional Accidental Death & Dismemberment (AD&D)
- Long Term Disability, Short Term Disability
- Critical Illness Insurance

### Extended Health Programs:

- Prescription Drug Plans
- Paramedical Services
- Hospital Care
- Travel Insurance
- Vision Care
- Survivorship Benefits
- Private Duty Nursing
- Out of Country Referrals
- Cost Plus

### Dental Programs:

- Preventative
- Maintenance
- Restorative
- Orthodontics
- Cost Plus

### Funding:

- Fully Insured
- Retention Accounting
- Administrative Services Only (ASO)
- Third Party Administration (TPA)
- Stop Loss & Pooling Insurance
- Health Spending Accounts (HSA)