

GROUP BENEFITS



Providing customized health and dental employee benefits programs since 1991.

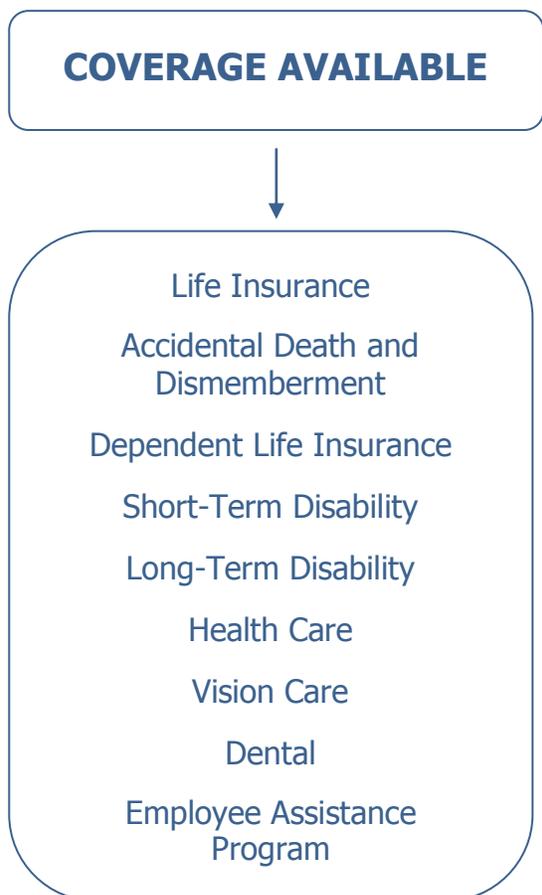
www.wdg.ca



An employee group health and dental benefits package is **not a one-time business investment**. WDG Inc. realizes the importance of maintaining a benefits plan that is **aligned with your organizations objectives, strategies, goals and budget**.

Implementing a properly designed benefits plan can be a **tremendously cost-effective way to provide your employees with the financial security they want and need in today's market**.

At the same time, it builds trust and goodwill for a strong workforce, promotes health and wellness, encourages loyalty and enhances productivity.



A group benefits plan can:

Help manage plan costs – WDG Inc. delivers relevant products and services that maximize your investments through wellness, disability, and pharmaceutical benefits management.

Have your employee's thank you – with benefits and wellness solutions that provide a fast, clear and easy member experience, encourage healthy choices and protect against unexpected health events.

Make your job easier and more rewarding – our experienced team, innovative technology and flexible plan design adapt to the needs of your organization.

Our Services Include:



NEEDS ANALYSIS AND PLAN DESIGN

We will review your current benefits plan to determine your employee's needs and through conversation, WDG Inc. will learn about your organization to allow us to make the best suited recommendations for your company.

WDG Inc. takes a personal approach to our relationships with you to ensure we understand exactly what you want out of your benefits program. You can be assured that your original objectives, strategies and goals will still be met and the potential for financial risk is minimized. This will help achieve significant improvement in recruitment, retention, productivity and employee engagement, generating a positive return on your benefits investment.

PLAN IMPLEMENTATION

As brokers and consultants, we represent virtually all insurance providers in Canada, enabling us to make truly objective recommendations to you that put your needs first. Your plan design will be marketed to carriers across the country to ensure you are presented with the most competitive premium rates available in the marketplace.

WDG Inc. can help implement your plan by: coordinating a proper enrollment by ensuring accuracy of employee information and coordination of benefits, educating your employees on their coverage and the importance of claims management increasing their awareness and appreciation of their plan and make recommendations for executives and key employees.

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ADMINISTRATIVE SUPPORT

Providing you with important plan sponsor information on a regular basis, such as government legislation and industry trends.

CLAIMS RESOLUTION

Should there be any issues that arise with processing a claim, our staff is available to assist with any matter relating to your benefits program and will act on your behalf when dealing with insurance companies on issues such as claims or billing inquiries.

RENEWAL RATE ANALYSIS AND PLAN MARKETING

At the annual renewal of your benefits plan, we will review your renewal to ensure it is competitive and still aligns with your organizations objectives and employee's needs.

COST CONTAINMENT IDEAS

WDG Inc. will propose options to you for consideration upon renewal of your plan. These changes will save you money now, but also continue to ensure your plan runs on a cost effective basis in the future. An example of capping drugs at \$2,000/year/person could save you up to ten per cent on your drug premiums.



We'll work with you to design a benefit plan for your employees – one that connects with what your employees really need with the deductibles and maximum dollar amounts that make sense to you.

Talk to a WDG Inc. representative for more information.

You'll be glad you did.