

**WHAT SETS INTEGRATIS
BENEFIT SOLUTIONS APART
FROM OTHER INSURANCE
BROKERS?**

Our Products

- ◆ The Integrated Benefit Solution™
- ◆ The Integratis Group of Companies™
- ◆ The Implimentation One Program™
- ◆ Execucare™
- ◆ The Employee Care Program™

Guaranteed Services Include...

- ◆ Dedicated Customer Service Representatives
- ◆ Dedicated Group Benefit Analysts
- ◆ Annual Reviews
- ◆ Quarterly Reviews
- ◆ On-Site Enrollments
- ◆ Employee Presentations
- ◆ Plan Administrator Training
- ◆ Readily Available Staff

Integratis Affinity Program:

- ◆ Discounted Group Home and Auto Insurance
- ◆ Preferred Group Rate Mortgages
- ◆ Discounted Best Doctors

**INTEGRATIS BENEFIT
SOLUTIONS FUNDING
ARRANGEMENT OPTIONS**

Fully Insured

- ◆ Traditional Benefit plans are fully insured. These are plans in which companies have a Target Loss Ratio and pay a single family rate on a monthly basis per employee. If a company claims far below their Target Loss Ratio they do not receive a credit back at the end of a renewal period.

Administrative Services Only (ASO)

- ◆ ASO is a cutting edge funding arrangement in which employers pay for claims incurred plus an administration fee. Employers pay a Stop Loss insured monthly rate to protect against catastrophic claims. In an ASO arrangement, trend and risk are eliminated making it the perfect option for any 100% credible benefit plan.

Health Care Spending Account

- ◆ Employers provide a set dollar amount to employees which they can spend on anything covered under Canada Revenue Agency Guidelines. To protect against individuals with catastrophic claims having little coverage, catastrophic EHC can be purchased along side this funding arrangement. Therefore, if an individual exhausts their Health Care Spending Account, there is an insurance option available which will allow them additional funds for drug claims incurred.

Cost Plus

- ◆ Cost plus is typically an add-on to an existing EHC plan. In this benefit, employers are able to submit claims above plan maximums, for any service covered under Canada Revenue Agency Guidelines, and insurers will pay for these claims, while charging an administration fee. Using Cost Plus or a H.S.A. allows claims paid in pre-tax dollars for a corporation.

THE INTEGRATIS GROUP

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Group Benefits

Life Insurance

Disability & Critical Illness Insurance

Pension / Group RRSP's

Buy / Sell Funding

Investments

Individual Attention
~ with ~
Group Benefits

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Website: www.integratis.ca

SAVINGS PROVIDED TO ACTUAL INTEGRATIS BENEFIT SOLUTIONS CLIENTS

Integratis Benefit Solutions Client Cost Savings Analysis by Industry

Manufacturing

1 to 10 Employees ~ On average provide
14% cost savings

11 to 50 Employees ~ On average provide
26% cost savings

51+ Employees ~ On average provide
16% cost savings

Trades (i.e. Plumbers & Construction)

1 to 10 Employees ~ On average provide
18% cost savings

10 to 50 Employees ~ On average provide
21% cost savings

Student Associations

1 to 50 Employees ~ On average provide
30% cost savings

51+ Employees ~ On average provide
24% cost savings

Agriculture

1 to 50 Employees ~ On average provide
18% cost savings

51+ Employees ~ On average provide
14% cost savings

Not for Profit Organizations

1 to 10 Employees ~ On average provide
14% cost savings

11 to 50 Employees ~ On average provide
26% cost savings

51+ Employees ~ On average provide
16% cost savings

Service Industry

1 to 10 Employees ~ On average provide
29% cost savings

10 to 50 Employees ~ On average provide
23% cost savings

50+ Employees ~ On average provide
33% cost savings

Personnel Services

1 to 50 Employees ~ On average provide
27% cost savings

Source

Information provided above was compiled using Integratis
current block of group business as of June 30, 2009

CLIENT TESTIMONIALS



Integratis Benefit Solutions Inc. helped us find a solution that was cost effective for our diverse employee group and supports our goal of long term employee retention and satisfaction.

Janet M. Roy (President) Premium HR Solutions



Acknowledging our employees as the greatest asset of our business we strive to invest in their well-being including the very best benefit plan that is comprehensive in meeting their needs, offer practical value and is easy to administer. Integratis Benefit Solutions continues to ensure our plan retains these characteristics through diligent monitoring and updating by their competent and courteous administrative team. It remains our pleasure to have them as our benefit provider keeping us on the cutting edge of what's new in the industry and helping us retain resourceful staff.

John & Shabna Vos (administrator) The Sunbeam Lodge



The staff at Integratis are professional, friendly and knowledgeable. They are always quick to answer any questions or concerns. I would not hesitate to recommend Integratis to anyone considering a group benefit solution.

Phil McTaggart (Controller) Broda Enterprises



From day one, Ian and his staff have treated us as friends and gone out of their way to find new solutions and deal with our enquiries. I am excited about this approach to business, a rarity in this fast passed society. I wholeheartedly endorse their service and products to my colleagues and to an forward thinking enterprise.

David Wood (President) Youth Now Intervention

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