

# Member Benefits Plan

Companies that offer benefits

attract the best employees first.



## CHOICE...

The new SJCIC plan can match your current coverage exactly. The new plan allows you to start with your current plan and add or deduct with complete flexibility from that point forward.

## COST...

We start by matching your current plan - this provides you with a starting point that gives you, with absolute certainty, an "apples to apples" cost comparison. So, you know the cost of your old plan and you know the cost to replicate your old plan with the new SJCIC plan - and you can stop right there. You can capture those savings and simply replace your current plan at a lower cost. From there, if you want to reduce your benefit coverage you will further lower costs or, if you want to increase benefit coverage, some of the savings you have realized can fund the increases.

## ENHANCED COVERAGE at a lower cost

In today's market, many SJCIC members set out to simply replace current coverage at a lower cost ... or even seek to lower coverage wherever possible to realize additional savings. With the new SJCIC plan you can do this but still deliver significant enhancements to your employers, your contractors and their family members. Why? Well lets just go through four different benefit enhancements that are standard in the new SJCIC plan and included at that lower cost.

**Employee and Family Assistance Plan** - the new SJCIC plan includes an EFAP for employees, contractors and their family members.

**Accident & Serious Illness Insurance** - an exclusive SJCIC product that takes the best of AD&D in Canada and adds Serious Illness and Critical Disease coverage that pays lump sum cash to any employee who is diagnosed with any of the 4 most common life threatening illnesses.

**Hospital Cash Benefit** - commencing on the 5th consecutive day, you will be provided \$40 cash for every day spent in the hospital regardless of the reason for as long as 180 days and requires no receipts and is tax free. This cash benefit does not affect any other disability or insurance benefits and can be spent on anything.

**Disability Management Services** - a service that takes responsibility for assisting employees in claiming short term and long term disability and all the associated paper work. The employees receive a service that helps them with everything from filling out claims and knowledgeable and effective help in getting them speedy access to diagnosis or treatment and in getting back to work.

## FINDING OUT MORE...

Just call the SJCIC office and ask about the new SJCIC Benefit Plan for ...

- Exact plan matching if that is what you prefer
- Lower cost
- Enhanced benefit coverage
- A plan tailored for SJCIC

If you're reading this and thinking ...

"what have I got to lose?"

you're right ... you've got nothing to lose.

**Talk to us.** Contact Carol O'Brien at 506.633.1101  
or [sjcic@nb.aibn.com](mailto:sjcic@nb.aibn.com)

