Insurance and Benefit Plan Consulting Services

Benefits Plus Inc. provides independent advice to help your organization develop and manage a benefit plan that meets the needs of your employees, members and owners. We review plan design, funding arrangements and claims experience, and recommend practical ways to manage costs and maintain appropriate coverage.

Founded and owned by Edna Reid, Benefits Plus Inc. brings over 40 years of insurance industry experience, including work in Calgary during the 1980s and many years in Prince Edward Island. We represent our clients' interests when reviewing plans and working with insurers.

Plan design and market review

- Prepare detailed specifications and conduct market studies to compare insurance options for your benefit plan.
- Analyze market study results and present clear findings and recommendations to support your decision.
- Regularly review benefit levels, plan design and underwriting arrangements, and recommend adjustments to meet your organization's needs and those of your employees.

Renewal and administration

- Review and negotiate the insurer's annual renewal terms, explain the proposed changes, and present any alternative underwriting arrangements offered by the insurer.
- Advise on third-party administration and claims payment options to help you select arrangements suited to your plan.

Claims and cost management

- Review claims experience reports to identify trends, opportunities to manage costs and potential concerns. Provide financial experience reports quarterly, or more frequently when required.
- Arrange a professional analysis of the most frequently claimed drugs under your plan. Use the findings to assess access to appropriate specialty drug support and applicable programs, and to project future drug costs.

Employee communication and support

- Provide advice and updates on government programs and legislative changes that may affect your benefit plan.
- Help prepare clear employee communications, including annual renewal announcements and notices of plan changes.
- Conduct annual employee information sessions to explain coverage, claims procedures and ways to help manage plan costs.
- Develop a communication strategy with your organization to keep employees informed about timely coverage matters, including out-of-country travel claims and plan conditions affecting pre-existing medical conditions.
- Meet with employees who need assistance with a claim, particularly a long-term disability claim. Explain the process, help complete required documentation and support timely submission and follow-up.

Additional services

- Discuss any additional service needs with your organization and determine how we can assist.

Our commitment to service

We provide personal support to your organization and your employees, with clear advice and assistance throughout the benefit plan process.

Contact Benefits Plus Inc.

Edna Reid

Insurance/Benefits Consultant

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