



AGA FINANCIAL GROUP INC.

The Pro-Health Group
Insurance Plan



Signature

The Pro-Health Group
Insurance Plan

AGA Financial Group meets the needs of Quebec businesses with Signature, an exclusive product line that gives you

- Better management of your group insurance plan, thanks to smart cost control
- Recognition as a committed employer, fully invested in improving employees' personal and professional lives

A MAJOR CHALLENGE TACKLED!

Over the years, the cost of managing group insurance plans has skyrocketed. Numerous statistics and surveys identify the major issues facing businesses today:

- An aging workforce (more employees age 45 to 64 than ever before)¹
- Increased spending on drugs (the number of prescriptions per claimant rose 17% between 2003 and 2008)²
- Increases in absenteeism and disabilities

1. EESI Canada, Outcomes Conference, 2009.

2. *Ibid*

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SPECIALIZED SERVICES

1 PRIVATE MANAGEMENT

Administering your plan remains as simple as possible:

- If there is a change of insurer, AGA Financial Group issues all notices regarding staff movement, deductible monitoring, and transfer of paramedical expenses.
- Information is automatically transferred from one insurer to another, thanks to a standardized form.
- Each business receives a single bill, even if coverage is provided by multiple insurers.
- Employees receive a direct or deferred payment card without retention for reimbursement of amounts covered for prescription drugs and dental care.
- Access at all times to a list of the deductibles reached.
- Strict compliance with the maximum limits provided for in the contract.

2 EMPLOYEE ASSISTANCE PROGRAM (EAP)

With the Signature EAP, your employees have all the tools they need to be healthier, happier—and more productive! At any time, they can consult professional and confidential resources to

- Meet challenges they face
- Ensure their well-being
- Achieve work-life balance

3 ENHANCED AD&D (ACCIDENTAL DEATH AND DISMEMBERMENT)

Signature AD&D coverage features a critical illness benefit. Employees receive \$2,000 if they survive thirty days following a diagnosis of cancer, kidney failure, stroke, or heart attack.

4 HEALTH AND WELLNESS PROGRAM

This program, which focuses on prevention in the workplace and awareness of healthy lifestyle choices, gives you direct benefits—increased productivity, lower absenteeism, and reduced use of drugs and paramedical care.

5 COMPREHENSIVE MEDICAL HISTORY REPORTS


Thanks to quarterly medical care reports used to identify the most prevalent diseases within your group, you can better target prevention and awareness measures to help your employees improve their health.

The Privilege series is for businesses paying more than \$50,000 in premiums a year that wish to maintain a fully insured group insurance plan.

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PRIVILEGE

PRIVILEGE SERVICES

- Private group insurance plan management
 - Proven employee assistance program
 - Enhanced AD&D
 - Comprehensive medical history reports
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The Distinction series is for businesses paying more than \$50,000 in premiums a year that wish to offer a combination of insured and noninsured coverage.

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DISTINCTION

DISTINCTION SERVICES

- Private group insurance plan management
- Proven employee assistance program
- Enhanced AD&D
- Noninsured benefits program
- Comprehensive medical history reports

Noninsured Benefits: A Valuable Solution

By choosing this plan, your business becomes liable for a portion of the claims, i.e., it manages the risk related to coverage for weekly indemnity, health and dental benefits up to a predetermined limit. The risk for other benefits is distributed among various insurers.

A Carefully Calculated Risk Limit

Enjoy peace of mind. When determining premium rates, our experts ensure you are able to cover all employee claims. Any surplus will be returned to you in various ways.

PRESTIGE SERVICES

- Private group insurance plan management
- Proven employee assistance program
- Enhanced AD&D
- Noninsured benefits program
- Comprehensive medical history reports
- **Health and wellness program**

Choose Your Plan

	PRESTIGE SERIES 1	PRESTIGE SERIES 2
Type of plan	Fully insured	Combination of insured and noninsured coverage
Fixed premium	36 months	36 months
Rebate paid on the surplus after 36 months	50% rebate to the business in the form of a cheque	Possibility of a rebate based on the criteria of each insurer

* See the Signature Distinction section for more information on noninsured benefits.



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