



OUR GROUP INSURANCE SERVICE OFFERING

WHO ARE WE?



In business since 1998 and servicing more than 1600 corporate clients, the SAGE team identifies its client's needs and provides them with innovative solutions.

Technology-focused and efficiency-driven, our dynamic team will leverage their expertise to serve you.

Our consultants provide you with a highly skilled analysis on all aspects of your group plans.

THE SAGE DIFFERENCE — OUR EXPERTISE

- + Optimized multiple carrier program
- + In-depth analysis of your plan's financial component
- + Consulting services and recommendations in line with new industry trends
- + Proactive cost-containment approach
- + Creation and management of flexible benefit/modular plans
- + Analysis of quarterly claims reports and pharmacological analysis
- + Employee communication (information/awareness session)
- + Self-insurance: Relevance and feasibility study
- + Creation of multiple employer plans
- + Actuarial services

OUR ENHANCED OFFERING — INNOVATION-DRIVEN

- SINGLE SIMPLIFIED ADMINISTRATION – Interfas
- HUMAN RESSOURCES ASSISTANCE – No charge
- TRAVEL INSURANCE – Superior coverage: trip cancellation, lost baggage, duration 180 days
- \$5,000 OF CRITICAL ILLNESS (6) COVERAGE provided to plan members free of charge
- \$25,000 OF OPTIONAL CRITICAL ILLNESS (40) COVERAGE with no medical exam – Enrolment at employee's option
- No-charge LIABILITY INSURANCE for employee benefit administrator
- PRIVATE VIRTUAL MEDECINE – Fast access for your employees
- PRIVATE MEDECINE – Preferentially priced private clinic consultations card
- ACTIVE MAIL-ORDER PHARMACY – Economical online service
- CYCLONE SANTÉ – Private workplace health assessment services
- SAGE EAP – Affordable, flexible Employee Assistance Program
- GROUP RETIREMENT PLANS – Full offering and preferred contract arrangements

» Find out about all the benefits on the reverse side of this document

* Please refer to your policy for details not provided in this promotional document.



INTERFAS
UNIQUE, INNOVATIVE
CONCEPT

f **interfas**

EMPLOYEE BENEFIT ADMINISTRATORS

- ✓ Personalized customer service – A dedicated team of multidisciplinary professionals
- ✓ Management of multi-carrier programs
- ✓ Real-time insurance premium billing
- ✓ Optimal flex (modular) plan management
- ✓ Simplicity when changing insurers
- ✓ Insurance certificates in the company's image
- ✓ Liability insurance for employee benefit administrators
- ✓ Health Care Spending Account administration
- ✓ Tax optimization

flextranet

POWERFUL TRANSACTIONAL TOOL

- ✓ Multi-carrier technological platform
- ✓ Transactions relating to group insurance plan administration
- ✓ Cost simulation
- ✓ Payroll deductions and taxable benefits
- ✓ Calculation of annual Health/Dental costs
- ✓ Cumulative taxable benefits