

Great News!

Leading Spas of Canada Employee Benefits Program

The Leading Spas of Canada (LSC) has partnered with HED Insurance and Risk Services and is proud to offer LSC members access to HED's TotalGUARD employee benefits program.

We understand that in today's competitive job market, having a dependable and affordable employee benefits program is critical to attracting and retaining employees. Regardless of whether or not you currently have an employee benefits program in place, HED's TotalGUARD program can help save you premium dollars.



Features & Enhancements



- **Premium Savings** – Due to administrative efficiencies, the expenses on the TotalGUARD program are less than those of the traditional group benefits system.
- **Rate Stability** – Stability is generated by spreading claims throughout a large pool of participants.
- **Program Flexibility** – Members will be able to customize their plan in order to satisfy the needs of insured persons.
- **Online Direct Invoicing/Billing** – Massage therapists, physiotherapists and chiropractors may invoice claim payment service provider, Green Shield Canada, direct and avoiding any out of pocket expenses to insured persons.
- **Pay-Direct Drug/Dental Card** – All insured persons will receive an automatic payment card that can be used for drug purchases and dental services, to prevent up-front costs and requests for reimbursement. Insureds are required merely to pay the amount of any deductible or co-insurance at the time of purchase/service.

LEADING SPAS OF CANADA

Eligibility

- Coverage can be provided to LSC members that have 5+ full time employees participating on the Health, Dental, Life and Accidental Death & Dismemberment portions of the plan
- 100% participation of eligible full time employees is required
- Eligible employees are regularly scheduled to work a minimum of 20 hours per week



Implementation



About HED & TotalGUARD

HED works in partnership with many independent Canadian businesses, Associations and Buying Groups to find better ways to manage insurance programs with greater financial and administrative efficiencies. HED is able to provide service more efficiently than the traditional broker-insurance company model.

TotalGUARD is HED's proprietary employee benefits program, which presently provides comprehensive life, health and dental plans to over 1,000 independent Canadian businesses. Through TotalGUARD, HED provides the product and all related services such as invoicing/billing, production of booklets, day-to-day administration, analytical support, new business sales, and ongoing service support. With all services under one roof, TotalGUARD is unique and economically superior to the traditional method of purchasing employee benefits coverage.

We are confident that TotalGUARD's many economic and administrative efficiencies will result in LSC members not only realizing immediate premium savings but also, and more importantly, long-term rate stability. TotalGUARD will help your effort to attract and retain employees creating a more efficient and productive work force.

How Does Our Spa Join the LSC TotalGUARD Employee Benefits Program?

If you would like to receive a proposal or if you have any questions concerning the LSC employee benefits program, please contact the following HED representative:

Nolan Friesen

Team Leader

Employee Benefits Sales

1-800-665-8990 ext. 7215

E-mail: nfriesen@hedinc.com

LSC Commercial Insurance

HED Insurance is also a national provider of Commercial Insurance products. For more information concerning Commercial Insurance, LSC members are encouraged to contact:

Justin Friesen

Assistant Vice-President

Commercial Sales & Service

1-800-665-8990 ext. 7211

E-mail: jfriesen@hedinc.com

