



## **SSC # 3 - EMPLOYEE BENEFIT PLANS**

### **This course is eligible for:**

**6 Life & A&S CE Credits for BC, SK, MB & ON.**

**6 A&S CE Credits ONLY for AB**

**QC resident Advisors will receive 6 PDUs**

**MFDA – 6 CE Credits as indicated on the course selection page**

### **What will the Financial Advisor learn as a result of completing this course?**

By taking this course, the advisor will learn that their role as a group benefits advisor goes beyond just selling a plan and delivering a renewal every year.

They will also learn that their group benefit advice can have huge benefits for the companies and their employees, as well as increase their own business productivity.

*Some of the additional knowledge that they will pick up from this course is:*

- What is an Employee Benefits Advisor?
- What Services Does an Employee Benefits Advising Firm Provide?
- Identifies High-Performing Benefits
- Manages Vendor Relationships
- Ensures Plan Compliance
- Guides Negotiations & Renewals

Upon successful completion of this course, the advisor will gain an understanding about solutions for offering financial advice and education as part of your employee benefits offerings.

### **This course covers:**

- Introduction and history of Employee Benefit plans
- Demographics of our changing aging marketplace when it comes to Employee Benefit plans.
- How Canadians view Health Insurance and how plans are changing to keep up with the changing requirement of the employee
- The traditional distribution sources for Employee Benefit plans

- Description and types of different types of Employee Benefit plans and the taxation of Employee Benefit plans
- What benefits are included in an Employee Benefit plan
- The five fundamental principles of Employee Benefit Plans.
- General provisions of a Master Contract
- A review of the factors that affect a Group renewal premium and how the premiums are arrived at.
- Corporate and Government Benefits
- Understanding how CPP, EI and WSIB can complement a benefit package.
- PHSP / Health Care Spending Accounts – Are they the way of the future?
- Best Doctors and Employee Assistance Plans
- Group Critical Illness Insurance - The Cost of Living with a Critical Illness
- What illnesses will critical illness insurance cover?