



SSC # 116 – INDUSTRY-SPECIFIC GROUP BENEFITS PLANNING: HEALTHCARE, CONSTRUCTION, PROFESSIONAL SERVICES, AND NOT-FOR-PROFITS

This course is eligible for:

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

2.5 A&S ONLY CE Credits for AB.

Target Audience

This course is designed for licensed Canadian life and A&S insurance advisors, group benefits consultants, and financial planners who advise employers operating in specialized industries where standard group benefits approaches must be adapted to reflect unique workforce characteristics, regulatory environments, bargaining structures, or funding models.

The course is particularly suited to advisors who serve clients in the healthcare sector, the construction trades, professional services firms — including law, accounting, engineering, and consulting — and not-for-profit organizations.

Course Purpose

The purpose of this course is to equip Canadian insurance advisors with the specialized industry knowledge necessary to serve employer clients in sectors where generic group benefits approaches are inadequate. Most foundational group benefits training treats employer clients as a homogeneous group, applying the same plan design logic regardless of industry. In practice, advisors who serve healthcare employers, construction contractors, law firms, or charitable organizations quickly discover that each sector has its own regulatory constraints, workforce dynamics, and plan design vocabulary that must be understood before competent advice can be delivered.

We address this gap directly by treating industry context as a primary variable in group benefits planning, rather than an afterthought. Upon completing this course, advisors will be able to identify the key plan design considerations unique to each of the four covered sectors, adapt their discovery process and client conversations to reflect industry-specific realities, and position themselves as specialists rather than generalists in their target markets. The course is designed to produce an immediate and measurable improvement in the quality of the advisor's industry-specific client conversations, plan design recommendations, and renewal analysis.

Learning Objectives

Upon successful completion of CE-GB-203, the learner will be able to:

1. Identify - The key workforce characteristics, regulatory environments, and plan design challenges unique to the healthcare, construction, professional services, and not-for-profit sectors in Canada.
2. Explain - How multi-employer trustee benefit plans operate in the construction industry, including the role of joint trustees, portability mechanisms, and the interaction with individual insurance products.
3. Apply - Group benefits plan design principles to healthcare sector employers, accounting for shift work, provincial health coverage interactions, and professional licensing requirements.
4. Distinguish - Between the group benefits needs of equity partners and salaried employees in professional services firms and recommend appropriate plan design and supplemental coverage strategies for each group.
5. Evaluate - The group benefits funding and design challenges faced by not-for-profit organizations, including the role of association plans, government grant funding constraints, and the competitive pressure to attract staff in a non-profit compensation environment.
6. Recommend - Appropriate group benefits structures for each of the four industry sectors based on employer size, workforce demographics, budget constraints, and regulatory context.
7. Identify - The advisor's disclosure and licensing obligations when advising multi-employer trustee plans, association plans, and not-for-profit organizations.
8. Apply - Cross-sector regulatory knowledge — including provincial construction labour legislation, CRA not-for-profit tax status, and professional association plan rules — to assess plan eligibility and design constraints.