



THE MEARIE GROUP Group Employee Benefit Program

WHAT IS THE MEARIE GROUP'S EMPLOYEE BENEFIT PRO-

The MEARIE Group manages and administers employee benefit plans on behalf of more than 90% of the municipally-owned Local Distribution Companies, as well as their affiliated commercial organizations. Our diverse portfolio of insurance products, which represent premiums in excess of \$19 million, are innovative, flexible and competitively priced. Through strength of partnership, we are able to provide lower insurance expense charges and alternative funding arrangements.

We are one of the largest Group Affinity Plans in Ontario and therefore possess significant purchasing power with insurers.

THE ADVANTAGES OF OUR EMPLOYEE BENEFIT PROGRAM

The MEARIE Group's full range of employee benefit plans are structured to be responsive - whether your needs range from cost containment to coverage enhancement. Regardless of organizational size, you may elect to participate in one benefit plan or a combination of plans. Participants enjoy the following advantages:

▲ **Cost:** Competitive premium rates that result from the combined purchasing power of The MEARIE Group's clients and reduced insurance expense levels due to economies of scale

▲ **Flexibility:** A complete range of comprehensive benefit coverages, including flexible plan and funding designs

▲ **Consulting Services:** Access to professional consulting advice to assist with cost containment strategies and effective management of your benefit program

▲ **Union Negotiations:** Assistance in providing alternative plan designs and costing during collective agreement negotiations

▲ **Centralized Admin Services:**

Centralized services for all admin. and claims inquiries at both the employer and employee level.

CHOOSING THE RIGHT PLAN

✓ **Life Insurance:**

- ▲ Basic
- ▲ Spousal
- ▲ Dependent
- ▲ Optional
- ▲ Supplemental

✓ **Disability Insurance:**

- ▲ Short-term
- ▲ Long-term

✓ **AD&D (Accidental Death & Dismemberment)**

✓ **Health Care:**

- ▲ Extended Health
- ▲ Vision
- ▲ Dental

✓ **Retiree Plan:**

- ▲ Supplemental Health
- ▲ Dental

✓ **Employee Assistance Plan**

STRATEGIC ALLIANCE WITH COMPREHENSIVE BENEFIT SOLUTIONS LIMITED

In recognition of the growing complexity of employee benefits, The MEARIE Group retains the services of Comprehensive Benefit Solutions Limited as our consultants to assist our members with their benefit needs.

Comprehensive Benefit Solutions Limited has been providing our clients with innovative group insurance solutions since 1992. Today they are proud to service over 200 clients throughout Canada. Their diverse portfolio includes many traditional employer-employee groups, as well as associations and affinity programs.

They are independent of any insurance, trust, or brokerage company, and are solely responsible to our clients. Their expertise enables clients to make sound decisions regarding their employee benefit programs and to keep pace with changing market trends and legislative requirements.

They are attentive to each client's unique needs, focusing on developing long-term partnerships and maximizing the effectiveness of their benefit-related expenditures. They are accustomed to operating in an environment that stresses competitiveness and superior service.



Comprehensive Benefit Solutions' dedicated team of professionals is committed to providing their clients with knowledgeable and valuable consulting advice. Their commitment to excellence helps The MEARIE Group deliver innovative solutions, meeting clients' needs today and in the future.

THE MEARIE GROUP

For over 21 years, The MEARIE Group has been differentiating itself from others by responding to the challenges within the energy sector, primarily the Local Electricity Distribution Companies (LDCs) in Ontario. We have emerged as the service provider of choice, continuously enhancing our products and service offerings to meet the complex and sophisticated needs of the electricity industry. Our portfolio of products and services and our intimate knowledge of the industry provides our clients specialized solutions that are unparalleled in the market place.

The success of The MEARIE Group's Employee Benefit Program is measured by our customer's satisfaction. For more information on The MEARIE Group's Employee Benefit Program, call Andrea Greto, Manager - HR Solutions at 905-265-5327 or visit www.mearie.ca.

THE MEARIE GROUP

3700 Steeles Ave. West
Suite 1100
Vaughan, ON L4L 8K8

Tel: 905-265-5300
Toll Free: 1-800-668-9979
Fax: 905-265-5301

www.mearie.ca