



BENEFITS *BY* DESIGN

Benefits by Design (BBD) is on a mission to help working Canadians promote and protect their health, wealth, and happiness by delivering employee benefits by design. Find out why thousands of Canadian organizations have their employee benefits with BBD.



Your third-party administrator

As a third-party administrator (TPA), Benefits by Design (BBD) manages the administration of employee benefit plans for companies across Canada. We work with insurers and other service providers that outsource administrative services to us to improve efficiency and quality of service.

Some of those administrative services include tracking plan member eligibility, maintaining plan member data, consolidated billing, reporting, and handling plan member inquiries.

Why work with a TPA?

- We're benefits experts – and it's a complicated subject
- We partner with best-in-class suppliers
- We make administration easy when multiple insurers/suppliers are involved
- We support the independent group focused advisor
- We provide flexible plan options for small, medium and large-sized businesses

What is an independent group focused advisor?

Employee benefits can be complicated. We recommend that any Canadian business looking to provide their employees with a benefit plan seek the expert advice of an advisor that specializes in group benefits. That's why BBD works with independent advisors who specialize in group benefits. Independent advisors recommend solutions from different companies to ensure that Canadian employers have access to the group insurance products that are the best fit for their company.

How do we choose our partners?

We choose partners that share our philosophy around creating sustainable employee benefit plans designed to protect Canadian employers and their employees' health, wealth, and happiness. Ask your Director of Partner Solutions, TPA+ about any of our partners.



** GreenShield means, collectively, Green Shield Canada (GSC), Green Shield Association, and Green Shield Holdings Inc., which is the primary company that houses health services and benefits administration businesses, including Inkblot Therapy, Tranquility, NKS Health Canada, The Health Depot Pharmacy, Benecaïd, Honeybee, BCH Consultants and Computer Workware Inc. Green Shield Holdings Inc. is a wholly owned subsidiary of the not-for-profit Green Shield Association.*



Working with BBD

Each advisor is assigned a BBD team that works tirelessly to support you and your clients' needs.

You'll gain a:

Director of Partner Solutions, TPA+

Your Director of Partner Solutions, TPA+ supports you in conversations with clients, onboarding new groups, and answering questions regarding quotes, generating new business, and more!

Client manager

Your client manager monitors your in-force clients' performance. Through regular check-ins, your client manager ensures the smooth operation of your clients' plan member benefits plans.

Client specialist

Your client specialist supports the client manager in administering your block of business with its day-to-day activities.

All Directors of Partner Solutions, TPA+ and client managers complete a Group Benefits Associate (GBA) designation to become specialists in group benefits.



Focus 3/6/9 Program

Our Focus 3/6/9 Program is designed to ensure the smooth administration of your clients' benefits plan and set them on the path for a healthy renewal. Here's how it works:

3 **How can we help?**
Three months after a group onboards with BBD, you and your client receive a personalized check-in from your assigned client manager. We ensure that we answer every question and that your client is on the path to a sustainable and successful benefits plan.

6 **Is the plan on track for a healthy renewal?**
We firmly believe in the importance of plan sustainability and longevity. After six months, BBD reviews the client's claims experience and brings any high-claiming patterns to your attention. In collaboration with you, BBD will ensure that the current plan design is still a good fit for the group.

9 **How can we support your clients' renewal?**
We know that renewals can sometimes be complex. BBD makes it a priority to support you and your clients in their renewal. We guide you through our simple renewal process and make sure your clients can look forward to another successful, sustainable year of benefits without the hassle or time investment of switching providers.



Designing a benefits plan

While we refer to ourselves as BBD, BBD is who we are – not what we do. What we do for customers is one thing: benefits by design (and we do that really well!)

When we provide benefit programs for working Canadians, we suggest Canadian employers consider the health, wealth, and happiness of their employees. An employee that is healthy, wealthy, and happy is far more likely to be productive and engaged and feel supported by their employer. This framing charts a course for their benefits philosophy.

Determine benefits philosophy

A good benefits philosophy speaks specifically to the management and direction of a group benefits plan. When determining a benefits philosophy, there are a few fundamental questions to ask that will help guide a client's benefit selection.

1. Are you providing access to preventative health services and everyday supplies to support overall health and wellbeing?
2. Are you encouraging employees to build wealth and financial security to support their future and their family?
3. Are you encouraging employees to do things that make them happy?

If the answer is “yes” to any of the above questions, clients are looking for benefits that promote the health, wealth, and happiness of their employees.

1. Are you providing access to medication and care should employees require it?
2. Will employees and their families have financial support in the event of dying too soon or getting sick along the way?
3. Will employees have mental health resources and support?

If the answer is “yes” to any of the above questions, clients are looking for benefits that protect the health, wealth, and happiness of their employees from being at risk or compromised.



[Blog: a guide to finding your employee benefits philosophy \[free download\]](#)



Designing a benefits plan

Choose benefits that promote and protect the health, wealth, and happiness of employees

The BBD Health, Wealth, and Happiness Matrix helps advisors and employers choose benefits plan that checks off all three categories while promoting and protecting working Canadians.

[Subject to underwriting guidelines ↓](#)



Health

Wealth

Happiness

Promote

Paramedicals
Vision
Drugs
Orthotics
Medical items
Dental

Group RRSP referral

Personal/wellness spending account
Carepath medical and health support

Protect

Catastrophic drug (stop-loss)
Accidental dental
Hospital coverage
Travel coverage
Diagnostic specialist access insurance

Life insurance
Critical illness
Disability insurance
Accidental death & dismemberment
Business assistance program

Employee assistance program

Designing a benefits plan

Health benefits

Catastrophic drug coverage – limit the risk of large drug claims hitting your benefits plan by setting a stop-loss threshold. Claims exceeding this threshold do not negatively impact your plan.

Accidental dental – protect employees from unforeseen (and often expensive!) Dental injuries as the result of an accident.

Hospital coverage – ensure privacy in a public hospital and cover the difference in cost between standard accommodation and private- or semi-private accommodation.

Paramedical coverage – access to paramedical practitioners, including massage therapists, chiropractors, and physiotherapists.

Orthotics – reduce the stress and strain on the body with proper foot alignment through custom orthotics.

Vision – cover the cost of eye exams and new or replacement contact lenses and glasses.

Medical items – provide coverage for medically necessary items to help assist with mobility or correct a medical condition.

Dental insurance – for all your typical dental needs. Provide coverage for eligible dental expenses including, basic, major, and orthodontic services.

Travel insurance - be prepared in case of emergency medical costs while travelling within Canada or abroad.

Diagnostic specialist access insurance (DSAI) – access the care you need when you need it. Skip the line for an MRI, CT-scan, or specialist appointment and get treatment faster.

Virtual Care – access healthcare professionals remotely without ever leaving your home. Schedule appointments and interact with health professionals through your webcam, phone or tablet.



Wealth benefits

Life insurance – provide financial assistance to an employee's family in the event of a covered employee's death.

Critical illness – nearly 1 in 2 people will develop cancer in their lifetime. Provide financial support to protect employees and their families from the unforeseen expenses that come with a life-altering illness.

Disability insurance – protect your employees from income loss if they become disabled and cannot work.

Accidental death & dismemberment (AD&D) – provide financial assistance to an employee's family in the event of bodily harm resulting from an accident.

Business assistance program (BAP) – offer business owners the ability to resolve business dilemmas by accessing experts who can provide legal, human resource, and financial expertise.

Happiness benefits

Personal or wellness spending account (PSA/WSA) – offer employees additional coverage for health and wellness items, like eldercare or gym memberships.

Employee assistance program (EAP) – help your employees manage personal and work-related problems with a confidential, short-term counselling service.

Carepath medical and health support for employees – provide employees with hands-on support for a variety of mental and physical conditions.

Designing a benefits plan

Consider health and dental funding arrangements

Fully-insured arrangement – funding arrangement where the insurer collects premiums and assumes the financial risk.

Hybrid arrangement – funding arrangement where some benefits are fully insured (for example, health), and other benefits are self-funded (for example, dental or vision).

Spending accounts – offer health, dental, and wellness choice plus self-service to employees. Set a fixed amount for each employee and only pay for what employees claim.

Administrative services only (ASO) – control the costs of an employee benefits plan by self-funding the health and/or dental benefits.

Implementing the plan and enrolling

To enroll in a BBD plan, clients complete the [Group Master Application](#) ↓ and other applicable forms before forwarding them to sales@bbd.ca ↗ to set up the plan. With BBD plans, clients have two options for enrollment:

Online enrollment

Clients can streamline the benefits enrollment process (and save a few trees) by using BBD's online enrollment tool. The online enrollment tool allows plan members to enroll themselves in their new group benefits plan, and plan administrators can monitor their progress.

Online enrollment reduces the administrative burden on your clients and the amount of physical paperwork required.

[Learn more about online enrollment.](#) ↗

Paper enrollment

If your clients prefer, they can complete their benefits plan enrollment using BBD's paper forms. Once all of the forms are collected, our implementation team / client services team sends the information to our carriers. Upon successful receipt and implementation of the plan, our implementation team transfers the sale over to our client services team, who will reach out to the plan administrator to introduce themselves and get them started with their benefits plan.



[Designing your first benefits plan](#) ↗



Nomad provides convenient and secure online access to advisors and allows them to monitor their clients' activity and experience from a single portal.

Advantages for advisors

Through Nomad, advisors can access the information they need quickly and while on-the-go.



Download commission statements and reports

Gain easy access to downloadable commissions statements as well as detailed reports, including premium breakdowns, group record summaries, invoices, and more.



Access forms and resources

Through the 'Resources' tab, advisors can download forms for application and enrollment, as well as useful information and education and development resources.



Access group information

Advisors are given view-only access to their groups' Nomad portal, allowing them to quickly check in on their groups and view detailed information on each of their clients.

Keep tabs on your clients' experience

Through Nomad, advisors can view the following for each of your clients:

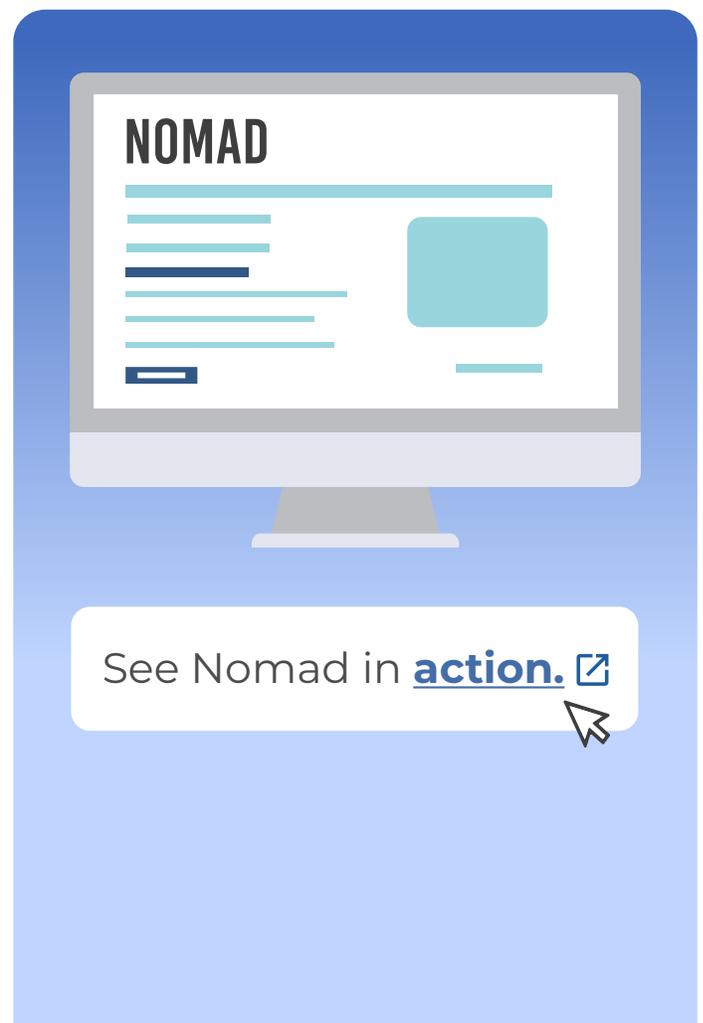
- ✓ Plan design, claims experience and claims breakdown reports
- ✓ Invoices for each client
- ✓ Group record summary and employee data listing reports
- ✓ Client contact information
- ✓ All employee information, including volumes and premiums

Secure access

We take the confidentiality of benefits very seriously. That's why Nomad is a secure system that encrypts traffic to and from the application. Our in-house development team consistently monitors and improves Nomad to ensure the security of information and smooth user experience.

Nomad for plan administrators

Nomad provides convenient and secure online access to plan administrators and empowers them to perform the administration of their benefits plan all from one portal.





A note from us

Over 20 years ago, we set out to build a different kind of company. We feel like we've succeeded in that.

We're proud of the company we've built, the advisors we work with, and the many working Canadians we help keep happy, healthy and financially secure. So on behalf of everyone at Benefits by Design (BBD), thank you for taking the time to get to know us.



bbd.ca | [@bbdcanada](https://twitter.com/bbdcanada) | [#bbdworkplace](https://www.youtube.com/bbdworkplace)