

BENEFITS *BY DESIGN* *Your Third Party Administrator*

As a Third Party Administrator (TPA), Benefits by Design (BBD) Inc. 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 employee eligibility, maintaining employee data, consolidated billing, reporting, and handling employee inquiries.

WHY WORK WITH A TPA?

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

WHAT IS AN INDEPENDENT GROUP FOCUSED ADVISOR?

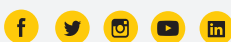
Employee benefits can be complicated. We recommend that any Canadian business looking to provide their employees with a benefit plan seek the expert advice of an advisor that specializes in group benefits. That's why BBD works with independent advisors who specialize in group benefits. Independent advisors 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, Partner Solutions, TPA+ about any of our partners.



Referral Partners



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