



BENEFLEX<sup>®</sup>

FOR HOSPITALITY ORGANIZATIONS

310-700 Richmond Street London, ON N6A 5C7 | (888) 327-5777 | [www.selectpath.ca](http://www.selectpath.ca)



We help our clients reduce the administrative burden and high costs that come with managing an effective employee benefits program.

It's no easy task to strike a balance between happy and motivated hospitality staff, simplified plan administration, and margin preservation. Our experienced and dedicated team combined with the group buying power of Beneflex turn obstacles into opportunity.

# “Investing in Your Hospitality Employees”

## HERE'S HOW WE HELP YOU:

**We cater to your unique needs** - running a hotel or restaurant where margins are low, and happy/loyal employees are critical to your success.

**We keep it simple** with our Plug-&-Play Benefits Plan - flexible plans with easy set up and effortless administration.

**We help you save big** on your Benefits Plan - a cost effective approach to employee benefits for discerning business owners and corporations.

**We help you retain key staff** and reduce the risk and high cost of turnover.

## THE BUYING POWER OF BENEFLEX®

Beneflex® was designed by Selectpath as a private label insurance plan buying group. Beneflex for Hospitality Organizations was designed to address the specific needs and challenges inherent in the hospitality industry.

With the Beneflex® family of buying groups, you are guaranteed best-of-class insurance coverage, simplified administration, free access to our Health vCard mobile app for employees, and the most competitive prices available.

## VALUE ADDED SERVICES

As your partner in insurance management, Selectpath continuously strives to improve service excellence with innovative, comprehensive insurance programs. Our many value added services include:

- Review and analysis of contracts and funding options
- Negotiations and placement of insurance contracts tailored to your needs
- Premium breakdown for departmental cost allocations
- Timely and accurate insurance documents, information reports, claims histories, and summaries for each plan administered
- Roll-out and support of plan changes, including employee and spousal meetings
- Analysis of plan design, review of claims experience, and historical data to assist forecasting
- On-going analysis of self-insurance and reserve funding alternatives to ensure economic benefit of current risk management practices
- Quick, effective, and reliable advice and service

## COMPREHENSIVE, COMPETITIVE PACKAGES

Selecting the right type of insurance coverage has become a vital – although complex – method of helping to control costs. Selectpath can put all of your options in perspective and design a customized program at premium levels commensurate with your specific risks. Our comprehensive policy packages guard you from the costs of overlapping coverage as well as the risk of gaps in the coverage. Plans are packaged into a complete insurance program that provides multiple levels of protection for your organization and employees.

## BENEFIT PLANS WITH IMPACT

Here is an overview of coverage options you may select from. Your Selectpath Employee Benefits Specialist can help tailor these options to your business needs.

- Life (Employee/Dependent/Optional)
- Disability
- Medical
- Dental
- Drug
- Flexible Benefits (Modular/Cafeteria)
- Health Spending Accounts
- Travel Accident Insurance
- Workers Compensation Alternatives
- Employee Assistance Plans
- Shareholder/Key Person Insurance
- Executive Health Option Plans
- Executive Disability Group Top-up
- Private Wealth Management
- Expatriate Benefits
- Retirement Plans (RRSP/DPSP/Pension)
- Group Home & Automotive Insurance
- Discount Mortgages
- Contributory and Non-Contributory Plans



## WHY SELECTPATH?

**With Selectpath, there is only one destination – success and security. We know countless ways to get there. Together we'll find the right path for you.**

Selectpath Benefits & Financial is an independent firm of professional financial advisors and employee benefits specialists. We maintain strategic alliances with the finest companies in insurance and investment. This gives us freedom to choose the best products and services on the market and the knowledge to advise what's best for you.

Our team consists of professionals with diverse credentials and experience in the field. We'll match your every financial and insurance need with a customized and integrated package of products, services and expertise.

