Katherine Le
INSURANCE BROKER · BROKERS TRUST

Group benefits that help you *keep good people*

Health, dental and more for businesses with 10 or more employees in Mississauga, Vaughan and the GTA.



WHY OFFER BENEFITS

Benefits are part of the pay cheque now

Good people have choices. A group benefits plan helps you hire and keep them, and it shows your team you care about their health and their families. I design plans that fit your team and budget, then stay involved at renewal so costs and coverage stay balanced.

84%
of Canadian workers say health care is an attractive benefit, yet only 62% get it from their employer.

73%
of employees say a comprehensive, personalized benefits program would make them more likely to stay.

#1
Benefits have overtaken salary as the top reason Canadian professionals say they would switch jobs in 2026.

WHAT A GROUP PLAN CAN INCLUDE

Extended health
Prescription drugs, paramedical practitioners, vision and more, within plan maximums.

Dental
Preventive, basic and major dental services at the reimbursement levels you choose.

Group life and AD&D
Life coverage for employees, often a flat amount or a multiple of salary.

Disability
Short- and long-term disability income if an employee can't work.

Health spending account
Flexible dollars employees can use on eligible health expenses.

Employee assistance
Confidential counselling and support services for employees and families.

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Built around your team *and your budget*

Why it makes sense for the business

- Premiums the business pays are **generally a deductible business expense**.
- Employer-paid health and dental premiums are **generally not taxable** to employees outside Quebec, so a benefits dollar can go further than a salary dollar.
- Owners who actively work in the business are **usually eligible** too.
- With 10 or more employees, you generally have **more plan design choices**.

Confirm tax treatment with your accountant.

HOW I SET UP YOUR PLAN

1. **Learn your priorities**
   What does your team value most? Budget, ages and current coverage.
2. **Design the plan**
   Choose benefits and how you'll share the cost.
3. **Compare insurers**
   I shop several carriers and recommend the one that fits.
4. **Enrol and explain**
   Benefits only feel valuable when people understand them.
5. **Review every renewal**
   Claims drive pricing. We review results and remarket if needed.

WAYS TO SHARE THE COST

Approach	How it works	Why choose it
Employer pays 100%	The business pays the full premium.	Strongest recruiting and retention tool.
Shared cost	For example, a 50/50 or 70/30 split on health and dental.	Makes a richer plan affordable.
Employee-paid disability	Employees pay the long-term disability premium.	Disability benefits are then generally tax-free when received.

Have these handy for a fast quote

- [ ] Number of eligible employees
- [ ] Current plan booklet and renewal, if any
- [ ] Coverage priorities
- [ ] Employee ages and classes (e.g. managers, staff)
- [ ] Your budget and cost-sharing preference



Ready to compare group benefits?

Call for a free plan review. I'll compare options and come back with a clear recommendation.

647-982-0805
katherine.le@brokerstrust.ca
katherinele.ca

Plan features, eligibility and pricing vary by insurer and group size. This is a summary, not a contract; the plan documents apply.
Prepared by Katherine Le, Ontario Life Agent and RIBO Insurance Broker.