

LIFE  
INSURANCE



MANAGEMENT

PRESCRIPTION  
DRUGS

HEALTH CARE

FLEXIBILITY



SAVINGS



ADVICE

STABILITY

DISABILITY

WELLNESS



## Group insurance

for accounting and professional services firms owned by CPAs with 3 or more eligible employees.

[vigilis.ca/cpa](http://vigilis.ca/cpa)



INSURANCE  
PLANS

Better benefits.  
Better value.





**Group insurance only has value if it truly meets the needs of the parties it serves.**

The result of a rigorous call for tenders process with the main insurers active in Quebec and a VIGILIS / Normandin Beaudry collaboration, the group insurance plan sponsored by the CPA Order has numerous advantages for you, as an employer, as well as your employees and their families.

**Give your team Health and Wellness management tools they will really appreciate.**

During the analysis process, the Order’s insurance working group, accompanied by Normandin Beaudry and VIGILIS, evaluated the pricing, benefit quality, service and client experience, leading to the selection of the partners best able to offer you complete satisfaction, **at the best conditions.**

**beneva**

Personal and Group Benefits



**Dialogue**

Wellness support services

**Take advantage of unparalleled support.**

**A single point of contact** for your organization, an appointed VIGILIS manager will support you at every step of the process.

In addition, each year, a team of experts evaluates and analyzes the plan in relation to market conditions and provide you with a **detailed report several weeks before your renewal.**

Our **secured management portal**, will provide you with simple daily management. Monthly invoice, administrative forms, and personalized premium illustrations: you will find everything you need, when you need it.

**Increased BARGAINING power**

Take advantage of the combined weight of participating accounting and professional services firms to obtain superior benefits and conditions.

**COMPETITIVE PRICING**

Benefit from significant economies of scale and permanent rate discounts.

*When compared to the market, the savings generated by the reduced administration fees under the CPA Order’s plan can alone represent 15% of the premium!*

**STABILITY of rates**

Claims paid under the group are partially pooled for all participants, providing superior rate stability. Thus, the arrival of a high claimant in your group would only have a mitigated effect on your renewal rates.

**Simplified MANAGEMENT Easy as pie.**

Ask for a demonstration of the plan management portal by writing to us at [cpa@vigilis.ca](mailto:cpa@vigilis.ca).



**A superior quality personalized plan is a quote away**



**... and enhanced benefits for CPA members**

**+ Basic coverage**

- Prescription-drug, health care and travel insurance
- Long-term disability insurance
- Life insurance and AD&D

**+ Additional benefits**

- Dental care insurance
- Short-term disability insurance
- Critical illness insurance

**+ Other optional products and services**

1. Telemedicine and virtual healthcare
2. Employee and Family Assistance Program
3. Stress management and well-being program
4. Health spending account
5. Wellness spending account

**+ Broad definition of insured income**

*(including current year net profit for partners, income splitting, salary, etc.)*

**+ Own occupation coverage up to age 65**

**+ Partial disability benefits**

**+ Liberal benefit determination**

*(paid without regard to benefits you may receive from other sources (QPP, SAAQ, etc.)).*

**For a group insurance solution perfectly aligned with your HR recruitment and retention strategy, count on us.**

**360° Vision analysis of your workforce needs**

- Staff profiles
- Firm's core values and objectives
- Benchmarking of the business sector

**Enhanced employee perception of employer contributions**

- Documentation personalized to your corporate image
- Raising participants' awareness of certain financial security issues and presenting the resources available to them.
- Individual and group meetings with participants

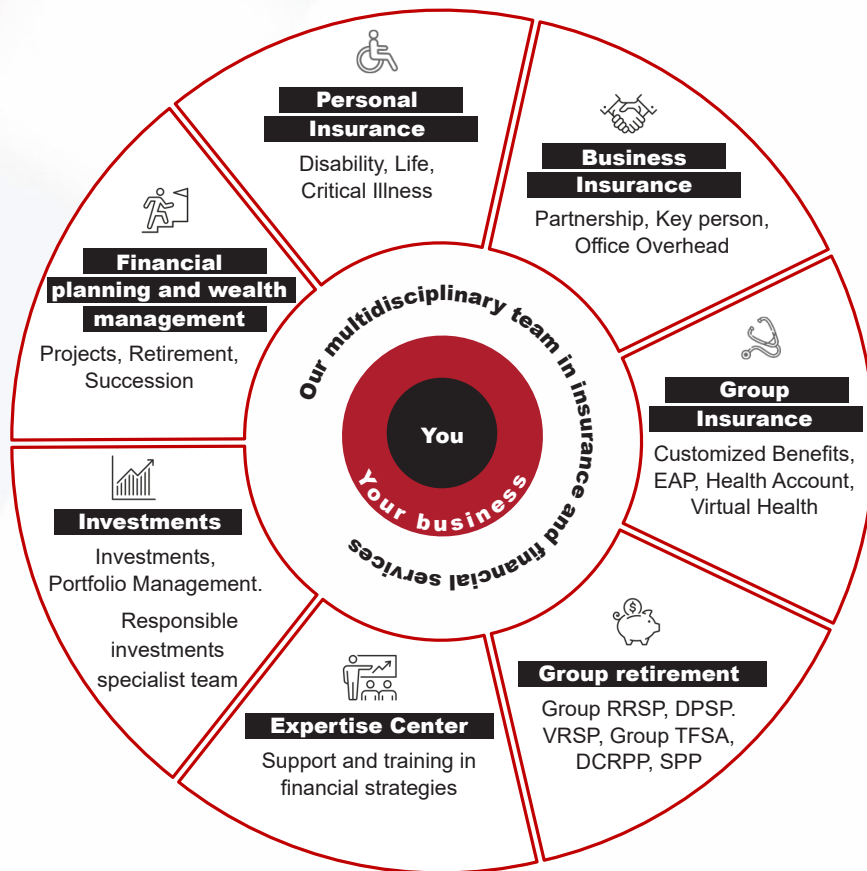


✦ **For your **personal** and **business** needs, count on the expertise of a team recognized by your peers.** ✦

As an independent firm, in business for more than 25 years, VIGILIS ensures you objective advice and insurance and investment strategies 100% adapted to your reality.

**ANALYZE. IMPLEMENT. SUPPORT.**

**A global, ethical and personalized approach.**



**1 888 682-7772**

**cpa@vigilis.ca**

**vigilis.ca**

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