



Smart employers are switched on about providing benefits over and above remuneration to their staff. They do this because it is more cost effective to retain staff than to replace them – and employees that feel valued are less likely to leave.

Subsidised insurance plans can be a powerful salary negotiation tool, with their perceived value much higher than the actual cost.

We offer a complete package of risk products aimed at attracting and retaining the best employees with discounted premiums and no underwriting requirements, there's no downside for an employer offering these great benefits.

Under group plans, automatic acceptance limits can be applied to these policies so that even an employee's pre-existing conditions are accepted, no questions asked. The policies chosen would give employees the broadest coverage possible while not discriminating against them for various lifestyle or health issues, and will be a better option than most private insurance offerings.

> A SNAPSHOT OF WHAT WE CAN OFFER EMPLOYERS:

- ▼ **Group Life Policies:** Provides a lump sum upon death or terminal illness. Various levels of cover can be provided depending on the selected and agreed criteria.
- ▼ **Group Salary Continuance Policies:** These provide a monthly benefit when an accident or illness prevents an employee working (benefit can be paid to the company and/or employee). One of the more costly premiums to pay as an individual, but very affordable in a group scheme, with employees able to top up the premium should they wish to. The premiums are currently tax deductible and FBT is not applicable. (As of 2013, please refer to your Accountant)
- ▼ **Group Trauma Policies:** Provides a lump sum to the company / individual in the event of a non-fatal major health condition (stroke, heart attack, major head injury, etc). Traditionally attached to the Group Life plan the benefits can either be stand-alone or accelerated against the life assurance benefit.
- ▼ **Group Total and Permanent Disablement:** Provides a lump sum to the company / individual in the event of total and permanent disability.
- ▼ **Group Medical Policies:** Provide financial assistance should the member need it for surgery, specialists tests and hospitalisation. There are many levels of subsidies in these types of plans and members can top them up should they want to do so. Family members can also be added. ■