



PRIORITY INSIGHT REPORT

Gaps, Risks, and Opportunities

SAMPLE GROUP

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Insurance Advice Disclaimer

Every reasonable effort has been made to ensure the accuracy of this report, the insights presented and the data represented. This report is for discussion purposes only. This report does not represent insurance advice.

Advisor Name is a licensed insurance agent and employee benefits advisor with Advisor Firm.

For questions or for advice regarding your employee benefits programs please email at Advisor Email.

Preferred Benchmark

Our client file for Sample Group lists the preferred comparison and ranking benchmark as the following:

Industries: Professional Services

Regions: British Columbia

Group Size: 100 TO 500

Ranking: Above Upper (>75th)

Quotes Disclaimer

Based on Number of Employees: 101

Quotes are presented as per employee per month or flat rates as reported by the provider on the CloudAdvisor platform. Eligibility of the employees is determined by the provider and employer. All quoted amounts are based on the reported or assumed number of employees and will need to be verified during acceptance and application. Monthly costs and annual costs are estimated only and may vary based on the number of employees each billing period. All quoted amounts are inclusive of all commissions and fees unless otherwise stated.

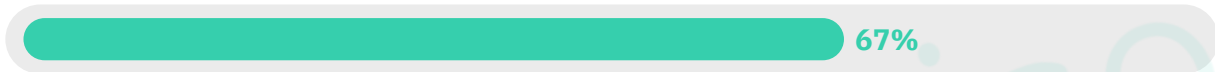
Competitive Benefits Analysis

HOW COMPETITIVE IS MY BENEFITS PLAN COVERAGE?

The B.A.R. Score (Benefits Attraction & Retention Score) is calculated by ranking hundreds of variables against other employers to measure the overall competitive value of each Employee Benefits Plan. This score is a relative value based on your current employee benefit plan, industry, region and group size.

Your BAR Score | 3048.23

NATIONAL (ALL GROUPS)



ONTARIO



FINANCIAL SERVICES



100 TO 500 EMPLOYEES



Priority Insights

HOW CAN WE IMPROVE CURRENT BENEFITS?

21 Overall Plan Insights have been identified to improve benefits. Nine Priority Solutions are highlighted below to increase BAR Score ranking. Estimated quotes provided based on 100 employees.

1 Long Term Disability BAR + 123

Increase current Long Term Disability Overall Maximum to \$10,000 and Non Evidence Maximum to \$7,200 and Benefit Period to To Age 65

Your current Long Term Disability Overall Maximum is \$2,000 and Non Evidence Maximum is \$2,500 and Elimination Period is 180 Days Period and Benefit Period is To Age 65 Period. In Groups of 100 TO 500 Employees the top 25% of employers have at least \$10,000 for Overall Maximum, \$7,200 for Non Evidence Maximum and ,119 Days for Elimination Period and To Age 65 for Benefit Period.

 TeksMed <small>Seeing the ability in disability</small>	Non-Occupational Disability Management	\$1234 Per Month	BUY
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2 Dependant Life BAR + 75

Increase current Dependent Life Insurance to \$10,000 for Spouse and \$5,000 for Child.

Your current Dependent Life Insurance \$5,000 spouse and \$2,500 child. In National the top 25% of employers have at least \$10,000 for Spouse and \$5,000 for child.

3 Legal Support BAR + 340

Add an Employee Legal Support Service

Employees and their family members can face alot of stress and financial hardship that may require legal aid or the opinion of a lawyer. Accessing a legal opinion can be a time consuming, daunting and expensive task especially during a difficult time such as disputes, divorce, understanding contracts or documents, even identity theft.

 MY FRIENDLY LAWYER	Unlimited Subscription Legal Services	\$1234 Per Month	BUY
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4 Retirement Plan BAR + 190

Increase the current Retirement Plan Employer Contribution to 6%

Your current Retirement Plan offers a 0% employer contribution. In Groups of 100 TO 500 Employees the top 25% of employers have at least 6% Retirement Employer Contribution .

 Justwealth	Digital Group Savings Plans by Justwealth	\$1234 Per Month	BUY
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5 Health Care Spending Account BAR + 500

Add a new \$500 Health Care Spending Account (HSA / HCSA)

Your current benefits do not include an HSA / HCSA for all employees. In National 10% of employers include this benefit. The top 50% of those employers have at least \$500 per person per year.

6 Pharmacogenetic Testing BAR + 456

Add Pharmacogenetic Testing better manage drug claims.

Pharmacogenetics is a way of testing an individuals DNA to determine their likely reaction to a specific medication before taking a drug for a period of time. Doctors have traditionally prescribed drugs based on standard approvals and therapeutic indications however with Pharmacogenetic Testing the prescribing physician is able to understand that patient's individual profile to optimize care.

 pillcheck	Pillcheck	\$1234 Per Month	BUY
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7 Critical Illness BAR + 90

Add \$25,000 of Critical Illness Benefit



Your current benefits do not include Critical Illness for all employees. In National 15% of employers include this benefit. The top 50% of those employers have at least \$25,000 of Benefit.

 Allstate BENEFITS	Critical Illness - Medical Care Support Services	\$1234 Per Month	BUY
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8 Virtual Healthcare / Telehealth BAR + 350

Adding Virtual Health (Telehealth /Telemedicine) option



Finding and visiting a family physician is a great challenge for many Canadians. Employees may not have a family doctor and need a walk-in clinic or may face long wait times or travel times to visit the doctor's physical office. The majority of doctor visits however do not generally require a physical exam including refills, consultations, discussing treatment options, referrals and even some diagnosis.

 LifeWorks	LifeWorks Telemedicine	\$1234 Per Month	BUY
 wello GET WELL. KEEP WELL.	Wello Virtual Healthcare / Telemedicine	\$1234 Per Month	BUY

9 Healthcare Navigation BAR + 287

Adding Healthcare Navigation services

While employee benefits provide reimbursement and other financial aid a health crisis can come on quickly and employees often don't know which resource to turn to and what is even available to them. A healthcare navigation services typically utilizes a registered nurse to intake, summarize and direct patients in their treatment and recovery.

 CurvHealth	Virtual Health Concierge	\$1234 Per Month	BUY
 HumanaCare	Medical Second Opinion	\$1234 Per Month	BUY

10 Flex Options for Employees BAR + 140



Creating "Flex" options of coverage for health and dental benefits.

A flex benefits plan is often thought of the domain of only the largest employers but flex options can be created for groups of all sizes. As employee demographics, family status and needs vary so do the attractiveness of benefits. Flex benefits allow employers to avoid trying to find a one plan fits all layer of coverage and put control and decision making in the hands of each employee, increasing appreciation and the value of a benefits plan.

11 Employee Assistance Program BAR + 567

Adding an Employee Assistance Program

An Employee Assistance Program (EAP) is a low cost high value 24/7/365 resource for employees that covers a holistic base of wellness resources including health, financial, legal, family, crisis and much more. In your preferred comparison benchmarking group 20% of companies offer this type of benefit.

 LifeWorks	EAP / Wellbeing by LifeWorks	\$1234 Per Month	BUY
 Inkblot	Inkblot EAP	\$1234 Per Month	BUY
 CurvHealth	Virtual EAP	\$1234 Per Month	BUY