

Are you you paying too much for your Insurance benefits?

Take Ranger West Financial's two-minute benefit survey and find out!

1. **We see our annual claims experience and know that our group insurance rates are fair based on our claims history.**
Yes _____ No _____
2. **A market study has been completed within the last three years to test the competitiveness of our group insurance rates.**
Yes _____ No _____
3. **We have completed an employee survey to determine which benefits are most important to our employees.**
Yes _____ No _____
4. **We are confident that each insurance benefit in our plan is properly structured under the income tax act.**
Yes _____ No _____
5. **We have had an employee meeting within the last two years to talk about our group insurance program.**
Yes _____ No _____
6. **Our insurance broker provides in-house administrative services so that we don't have to deal directly with our insurance company.**
Yes _____ No _____
7. **We understand the "cost plus" benefit and use it whenever possible.**
Yes _____ No _____
8. **We have a "direct pay" drug card for convenience at the pharmacy.**
Yes _____ No _____
9. **We have looked at a "self insuring" proposal for our group insurance program.**
Yes _____ No _____
10. **We understand the limitations of disability benefits and are confident that we are not paying premiums for benefits that we will not be able to collect.**
Yes _____ No _____

If you answered "No" to more than 3 of the above questions you may want to consider hiring a consultant to complete a thorough audit of your existing group insurance program.

Call us today at 604-464-22712 for a free consultation!