



THE JRP ADVANTAGE

JRP
YOUR BENEFITS. YOUR WAY.®

Message From Our Founder, J. Richard Partridge

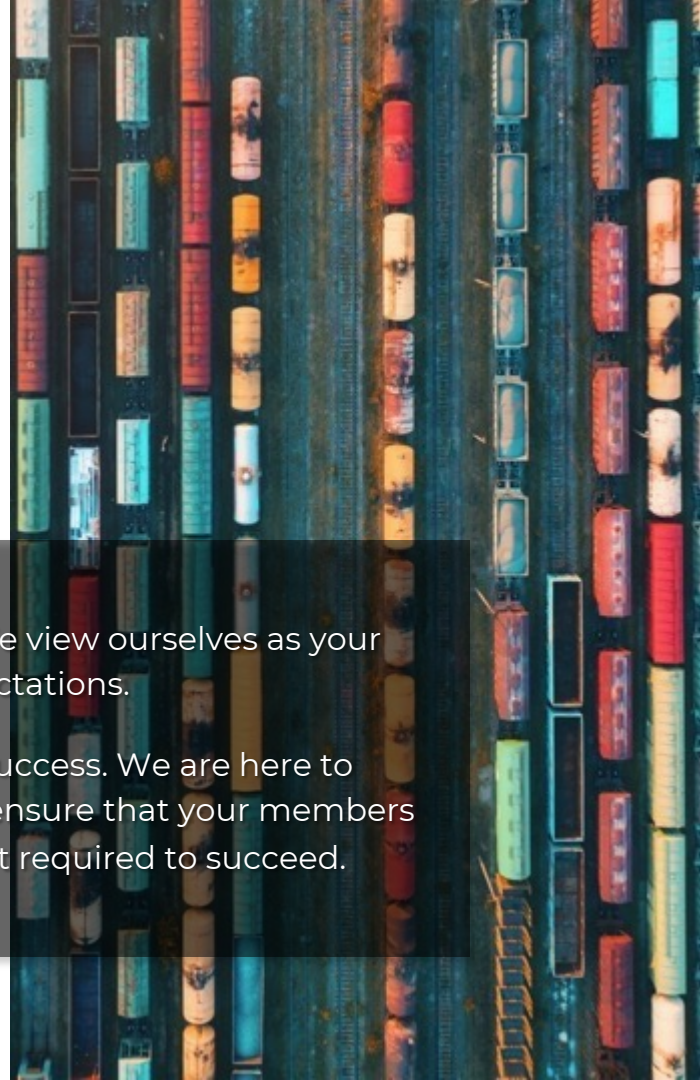
We are your Benefit, Pension and HR Specialists – guiding organizations from being confused and insufficiently supported, to confident and well informed. Together with our clients, we find creative solutions to enhance corporate rewards and compensation for valued employees and team members. Welcome to JRP.

THE JRP ADVANTAGE

JRP has redefined the role of a broker.

JRP is your premier, high touch, boutique advisory firm. We view ourselves as your business partner and advisor, striving to exceed your expectations.

It is our fundamental belief that your success means our success. We are here to support your Executive, Finance and HR departments, to ensure that your members and organization receive the advice, guidance and support required to succeed.





OUR DIVISIONS

Designed to serve as an extension of your organization.

1

Benefits

2

Group Savings & Retirement

3

Executive Benefits

4

Member Communication

5

Human Resources Consulting

6

CopayCare™

7

US Division - Benefits,
Pension (401k), HR &
Technology Consulting Support

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Here are your dedicated JRP contacts.

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LIMITATION OF LIABILITY

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As your Advisor, JRP provides you with these quarterly updates. Our updates are predictive, we seek to provide cost projections, while analyzing general trends and communicating information that we believe is important to our clients/stakeholders. For actual payments/spending, please refer to your accounting system for payments made to your benefits provider.

An aerial photograph of numerous small, colorful wooden boats arranged in a large circle on a dark surface. The boats are in various colors including green, blue, red, and brown. The text 'AREAS OF EXPERTISE' is overlaid in the center of the image.

AREAS OF EXPERTISE

EMPLOYEE BENEFITS & REWARDS

YOUR BENEFITS. **YOUR WAY.**®

These are the core areas of our focus:



EMPLOYEE COMMUNICATIONS

Customized communications, providing employees with insights to help significantly reduce your benefit costs.



CUSTOM PLAN DESIGNS

New and innovative plan designs, providing exclusive benefits you won't find anywhere else.



PROVINCIAL HEALTHCARE COORDINATION

Explore how to coordinate your private prescription drug plan with Provincially funded healthcare to reduce claims and lower your costs.



SUPPLY CHAIN MANAGEMENT

Improving efficiencies by removing unnecessary layers of cost and administration.



CUSTOMIZED REPORTING

Proprietary analytical reporting, adapted to your specific needs and requirements.



PHARMACEUTICAL SUBSIDIES

FREE brand name drug manufacturer subsidy plans for private benefit programs.



FUNDING OPTIONS

Specializing in pay for use benefit strategies, we understand what real risk is.



RISK MITIGATION

Providing risk mitigation solutions through comprehensive assessments.



CLIENT CARE

Proactive leadership and day-to-day support of your benefits investment.

JRP VS. TRADITIONAL BROKERS

BROKER

JRP

STRATEGIC ADVISORY SERVICES PROVIDED

- | | | |
|-------------------------------------|-------------------------------------|---|
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Renewal Negotiation |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Plan Design Modification |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Marketing Of Benefits Plan |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Customized Employee Education & Wellness Sessions |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Quarterly Reporting & Custom Analysis, Specific To Your Needs And Requirements |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Provincial Healthcare Coordination (Ex. Trillium Drug Plan & Patient Assistance Programs) |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Pharmaceutical Subsidy Integration Services |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Managed Drug Formulary Services |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Client Specific Claims Auditing Intervention Services |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Supply Chain Management Solutions |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Customized Funding Options By Line Of Benefit |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Flexible Fee Structure For Drug, Health And Dental Benefits |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Preferred Provider Network (PPN) Solutions |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Disability Management Solutions |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Dedicated Client Services Team |

You Deserve More Than You Think.®



GROUP SAVINGS & RETIREMENT

Invest in your employees' future, secure their retirement today! Build a loyal, hardworking team you can trust, outshine your competitors and watch your team lift your bottom line to new heights!

Whether you are in the beginning stages of exploring Group Savings options or have an existing program in place, we offer expert guidance and support every step of the way. As industry leaders, we craft innovative, budget-friendly retirement solutions that meet the evolving needs of businesses and employees.

Evaluating the best program for your company and its employees depends on factors like administrative costs, investment options, contribution flexibility, customer service reputation, software/technology and financial stability.

LET'S CONSIDER THE MOST COMMON TYPES OF GROUP SAVINGS PLANS:

➤ Group Registered Retirement Savings Plan (RRSP)

Similar to an individual RRSP, but sponsored by an employer. Employees make contributions through payroll deductions, and employers may offer matching contributions.

➤ Group Tax-Free Savings Account (TFSA)

A savings plan that allows individuals to earn tax-free investment income. Employers may offer group TFSAs as part of their benefits package.

➤ Non-Registered Savings Plan (NRSP)

Plans that are not registered with tax authorities, providing flexibility in terms of contribution limits and withdrawals but arguably without the same tax advantages as registered plans.

➤ Deferred Profit-Sharing Plan (DPSP)

A plan that allows employers to share their success with employees through contributions to a group savings plan. Contributions are not deducted from employees' salaries but are made by the employer.



GROUP SAVINGS & RETIREMENT

A group savings plan can significantly impact your workforce, the backbone of your business success, by fostering increased employee satisfaction and sustained company growth.

At JRP, we're dedicated to ensuring you're well informed on your investment, providing you with customized reporting and as well as plan governance support to ensure you're following Capital Accumulation Plan (CAP) Compliance.

RESOURCES & BENEFIT TO COMPANY

- Attract Top Talent & Establish a Positive Company Culture
- Increased Employee Productivity & Retention
- Corporate Tax Incentives
- Modern Digital Software & Payroll Integration
- User-Friendly & Streamlined Administration
- Customization & Flexibility of Programs
- Exceptional Investment Expertise with Lower Fees

Given the complexities and evolving nature of retirement savings regulations, employers should seek legal and financial expertise to ensure their CAP's remain compliant with the applicable laws and regulations in Canada.

GROUP SAVINGS & RETIREMENT

A well-designed retirement savings plan offers a multitude of advantages that go beyond mere compensation, serving as a cornerstone for financial security and employee well-being, while shaping a positive and forward-thinking workplace culture.

RESOURCES & BENEFIT TO EMPLOYEES

- Convenient Digital Platforms
- Retirement Goal Setting & Progress Tracking
- Tax Advantages
- Employer Matched Contributions
- Expert Investment Management
- Diversification & Flexibility
- Cost Savings/Maximize Investment
- Financial Education & Wellness
- Retirement Security for Life



BOOK A PLANNING SESSION WITH US TO DETERMINE THE BEST STRATEGY - CLIENTCARE@JRPINSURANCE.CA





HUMAN RESOURCE ASSESSMENT SERVICES

Revolutionize Your Workforce Efficiency with Our Objective Human Resource Assessment Services!

- **Industry-Focused Expertise:** With years of experience serving various sectors, our HR assessment expertise is well-versed in the unique challenges and opportunities specific to your company. We speak your language and understand your needs.
- **Customized Solutions:** We believe in personalized approaches. Our team will work closely with you to comprehend your company's goals, culture, and challenges, tailoring our assessments to address your organization's specific requirements.
- **Identify Key Development Needs and Talent:** Unlock the full potential of your workforce with our talent assessment services. We identify individual and group needs and help you develop a practical and comprehensive process and plans. Our commitment is to ensure a high-performing team that drives your company forward.
- **Optimize Skill Sets:** Our skill gap analysis will pinpoint areas for improvement, enabling you to invest in targeted training programs that enhance your employees' capabilities and boost overall productivity.
- **Enhance Workplace Culture:** A positive and engaging work environment is vital for productivity. We create programs to build a cohesive and motivated team.

HUMAN RESOURCE ASSESSMENT SERVICES

At JRP, we understand that your workforce is the backbone of your success. That's where our Human Resource Services come in. We have a proven HR Roadmap that ensures your people have the right tools and processes to be effective and successful in achieving the organizational goals.



CONTACT SUE MOLYNEUX FOR MORE INFORMATION ABOUT HR ASSESSMENTS BY JRP - SMOLYNEUX@JRPINSURANCE.CA



EMPLOYEE SKILLS ASSESSMENT

Understand the strengths and weaknesses of your team members, optimizing their abilities to elevate their performance and satisfaction levels.



LEADERSHIP POTENTIAL EVALUATION

Identify emerging leaders within your organization and cultivate their talents, ensuring a smooth leadership succession plan.



PERFORMANCE METRICS ANALYSIS

Analyze performance metrics to streamline your workforce, driving efficiency and reducing operational costs.



TRAINING PROGRAM RECOMMENDATIONS

Receive expert guidance on implementing targeted training programs that enhance your employees' technical and soft skills.



PRIVATE HEALTH ASSESSMENTS FOR KEY PERSONNEL

Ensure you have the right level of care and protection - offered by
JRP's Integrated Benefits Planning™

(PREFERRED PRICING AVAILABLE TO JRP CLIENTS).



LIVE WELL. FOR LIFE.

- Medcan is a private medical facility located in downtown Toronto, offering private 'head to toe' health assessments – a thorough examination completed in a single day at one location.
- The assessment includes diagnostic testing, same day-results, with one-on-one consultation on an action plan, plus follow-up and specialist consultation visits arranged as needed.
- Often called an “Executive Medical”, MedCan assessments are recommended annually for business owners and key personnel.
- The cost of the assessment can be reimbursed under Health Spending Accounts, making the cost tax-free to the member, and a tax deduction to your organization.



TO LEARN MORE ABOUT MEDCAN - EMAIL CLIENTCARE@JRPINSURANCE.CA



PERSONAL INSURANCE REQUIREMENTS

Group plans often do not offer the level of customization required to reward and protect Key Personnel.

Integrated Benefits Planning™ is here to provide personalized insurance solutions for:

- 1 LIFE INSURANCE
- 2 DISABILITY INSURANCE
- 3 CRITICAL ILLNESS INSURANCE
- 4 SUPPLEMENTAL EMPLOYEE RETIREMENT PLANNING

An aerial, high-angle photograph of a busy city intersection. The central focus is a large, multi-way pedestrian crosswalk marked with wide, white, parallel stripes on a dark asphalt surface. Numerous people of various ages and ethnicities are seen walking across the crosswalk in different directions. The surrounding streets are also visible, with some vehicles and more pedestrians. The overall scene conveys a sense of a vibrant, active urban environment.

**PLAN DESIGN & COST CONTAINMENT
FOR YOUR CONSIDERATION**

STATE OF THE ART VIRTUAL HEALTHCARE

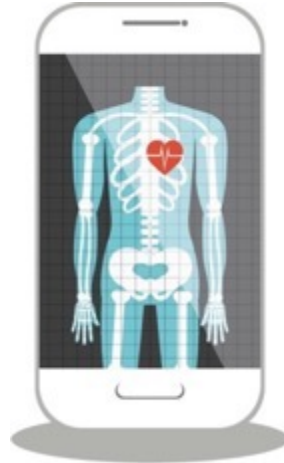
Virtual Health has emerged as an impactful benefit for business. Virtual Health Care Platforms offer progressive, premium and affordable healthcare, accessible on mobile and online, for Canadian companies.

ATTRACT AND RETAIN TALENT

Employers who genuinely care about mental and physical health, and prove it with leading wellness benefits, stand out as key choices in competitive hiring markets.

HAPPIER AND HEALTHIER PEOPLE

Empower employees and their families to be proactive with their health and mental wellness, nurture work-life balance, and notice the positive impacts all around.



REDUCE ABSENTEEISM

Help employees level up their productivity by offering a convenient, always-on-call alternative to in-person consultations. And by default, be absent from work much less.

SAVE ON HEALTH-RELATED COSTS

Offering a holistic approach to virtual care, Dialogue's healthcare team can proactively address both physical and mental health issues that would otherwise lead to crises or short- and/or long-term disability claims.





BENEFITS BENCHMARKING

Benchmarking is a practical and proven method to measure current employee benefit offerings against competitors within the same market.

Benchmarking helps employers balance specific, desirable benefit plan elements that employees want or need with necessary cost-control measures.

Employee populations are becoming increasingly diverse and companies must meet the widely varying needs of employees from multiple generations and different stages of life.

With all that is changing in the world of employee benefits, knowing what other employers are doing is more important than ever.



**REQUEST YOUR BENEFITS BENCHMARK REVIEW TODAY- CLIENTCARE@JRPINSURANCE.CA
PLEASE ALLOW 10-15 BUSINESS DAYS FOR YOUR COMPLETE REPORT.**

FREE DRUG SUBSIDY PROGRAMS

Employees are encouraged to use drug subsidy programs where available, as these programs pay the difference between brand-name and generic drugs. Utilizing these cards will reduce benefit costs and when applicable, a member's out-of-pocket expense.

The following drugs listed below are just a few of the most expensive and frequently claimed prescription medications that are currently covered under InnoviCares and RXHelpONE:

- Ozempic
- Advair Diskus
- Nexium
- Glumetza
- Concerta
- Wellbutrin XL
- Crestor
- Alesse
- Cipralex
- Conversyl
- Prevacid
- Vimovo





Coverage Navigation Service for Your Members

- FREE service for your members and their families.
- Assist members who cannot afford to pay for their prescription medications.
- Relieve the financial burden associated with high cost specialty drugs to your benefit plan.

How CopayCare Works!

Members experiencing financial hardship resulting from the cost of their drug(s), or who cannot afford the cost of their drugs, are encouraged to call CopayCare. CopayCare has knowledge of publicly funded drug programs and programs funded by the drug manufacturer(s). The service includes introducing members to provincial and manufacturer sponsored programs for coverage and support. Your members are supported every step of the way.



PREFERRED PROVIDER NETWORKS (PPN) & AGREEMENTS

Drugs

PPN Agreements typically **reduce drug spending by 15% to 25%**. Provide your members with the same plan, benefits and drugs, but with permanently lowered transaction costs (lower mark-up and dispensing fees). PPN Agreements often work best when they are supporting the maintenance medications taken by our members, commonly defined as any drug eligible for a 90 day refill.

PROVIDERS OF CHOICE:



Dental

PPN Agreements typically represent a **20% reduction** from current Ontario Dental Association (ODA) and General Practitioners (GP) fees for basic services. In addition, expect an approximate **10% reduction** from the current Ontario Dental Association (GP) fees for major services.

PROVIDER OF CHOICE:



PLAN DESIGN MODERNIZATION

1

Create Flexibility with Health and Wellness Spending Accounts – total cost certainty for you and total flexibility for your members.

2

Long-Term Disability Income Replacement:

- Two and Five Year Payout duration (termination age 65).
- Two Year Own Occupation Definition of Disability to begin at date of disability and not at the expiry of the elimination period.
- Remove Own Occupation Definition for Any Occupation Only.



CONTACT OUR CLIENT CARE TEAM AT CLIENTCARE@JRPINSURANCE.CA



CORPORATE WELLNESS

The Body Bulletin & Your Smart Moves Toolkit!!

We hope you are enjoying your monthly edition of the Body Bulletin!

Don't forget about your Smart Moves Toolkit! Search a database of Wellness Tools and Corporate Campaigns, Nutritional Facts and Recipes.

Areas of support include; Health in Action, Body and Mind, Eating Smart, Work and Life, Expert Advice and Top Safety.

Information available in both English and French.



RETIREE BENEFITS

JRP is your one stop shop for Retiree Benefits.
Benefits available to both Retiree AND Spouse include:

- Life Insurance
- Convalescent Care
- Comprehensive Healthcare Plans
- Comprehensive Health & Dental Care Plans
- Optional Annual Travel Plans



FOR PLAN OPTIONS AND PRICING EMAIL YOUR INQUIRY TO - CLIENTCARE@JRPINSURANCE.CA

BEST PRACTICES & PLAN GOVERNANCE REVIEW

This review will address issues related to:



TAXATION



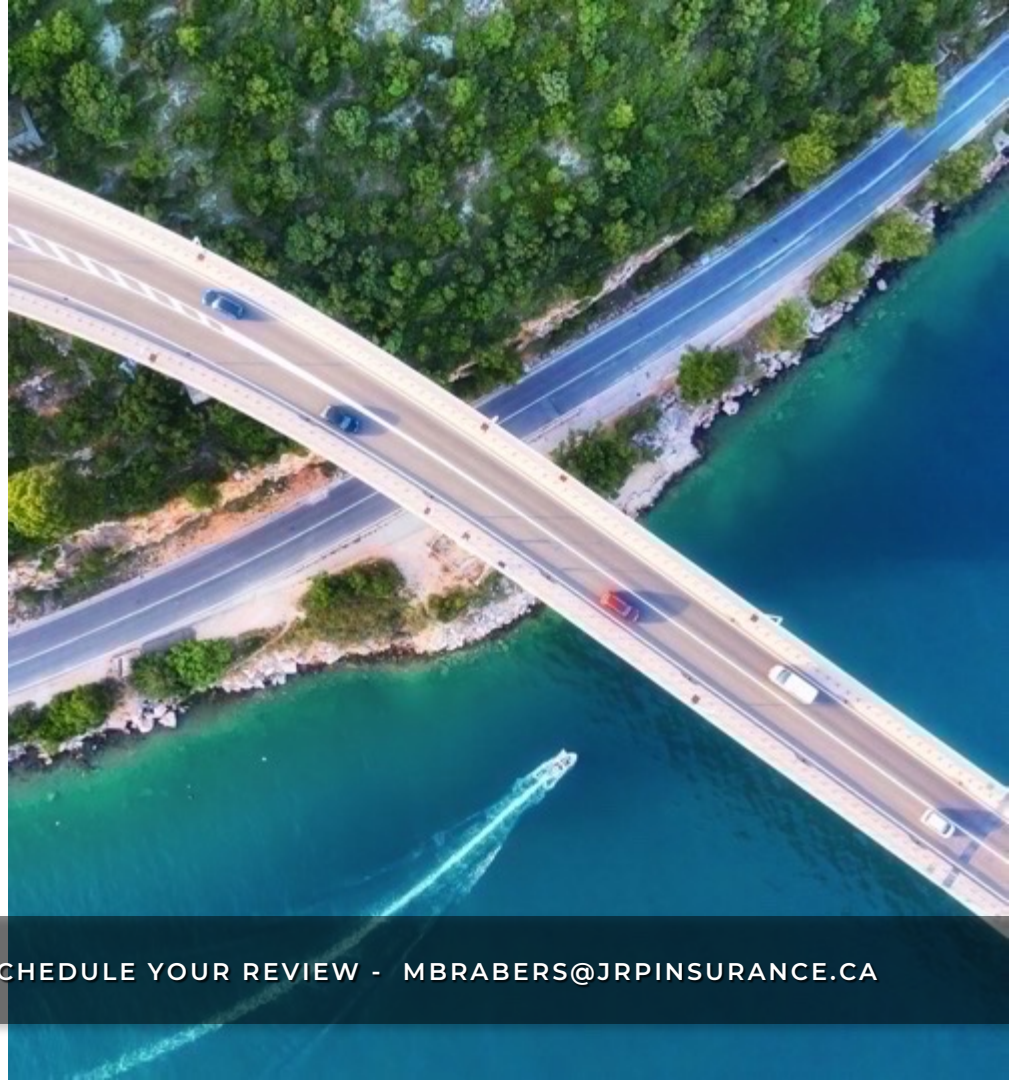
LIABILITY



PRIVACY &
CONFIDENTIALITY



GENERAL PLAN
ADMINISTRATION





JRP

YOUR BENEFITS. YOUR WAY.®

TORONTO | WATERLOO | WINNIPEG | CALGARY | VANCOUVER | HALIFAX

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