

National Floor Covering Association

GROUP BENEFITS PROGRAM



British Columbia Floor Covering Association

210 - 2160 Springer Ave.

Burnaby, BC V5B 3M7

Dear Member,

As an employer, you know that recruiting and retaining talented high-quality employees demands every affordable advantage. Employee group and retirement benefit programs are an important component of total employee compensation and a highly-valued and useful tool in developing your workforce strategies.

As a part of the National Floorcovering Association's ongoing efforts to create member programs that help manage costs, lessen administrative tasks and support your organizational goals, an employee benefit program has been developed for our members that is administered and managed by Morneau Sobeco. As our strategic partner, they can navigate the complexity of legislative change, plan designs, product and service offerings in the employee benefit field.

Morneau Sobeco maintains an extensive network of benefit suppliers to create value-oriented programs. Their long-standing business relationships have enabled them to be first-to-market with a number of product and service innovations, while delivering maximum value in the programs they recommend.

Morneau Sobeco's business is employee group and retirement benefits and ultimately, we believe they will help you maximize the value of your investment in people.

You may contact Morneau Sobeco at (604) 642-5200, toll free at 1-800-663-0790 or by email at nfca@morneausobeco.com. For more information about the NFCA Group Benefits Program, please visit our website at www.bcfa.ca.

Dave Tweedie
President, BCFA

GETTING A QUOTE IS EASY

As a valued member of **NFCA**, you are eligible to participate in the Employee Benefit Plan designed and managed by Morneau Sobeco. This national program is comprehensive plus flexible enough to serve the wide variety of needs of our membership across the country.

Simply complete the accompanying Confidential Employee Member Data Sheet or contact Morneau Sobeco directly for a personal consultation on your group benefit needs.

Life Insurance/Dependent Life

- Valuable protection at a reasonable cost.

Accidental Death & Dismemberment

- Enhanced coverage in the event of a serious accident.

Disability Insurance

- A variety of long-term and short-term programs that help bring peace of mind.

Extended Health Care

- Providing benefits beyond your provincial plan with custom enhancements available.

Dental Care

- Dental plans to provide financial relief for the cost of dental services.

Critical Illness Insurance

- A lump-sum benefit paid to your employees allowing them flexibility to make decisions about their standard of living.

Employee Assistance Programs

- Counselling for work, personal or family issues.

Pension Plans/Group RRSP's

- Long term financial planning.

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Morneau Sobeco works with the client in a team-based environment bringing together a wide range of expertise to listen, analyze and understand your requirements. Guided by a lead consultant, a multi-disciplinary team of service professionals will manage and support your benefits program. We provide a suite of custom tools designed for successful plan implementation and administration.

Third Party Administration

We are recognized as one of Canada's foremost providers of Third Party Administration (TPA) services. These services provide many of our clients with the ability to outsource the administrative tasks related to managing a benefit program, allowing in-house staff to focus on the company's core business activities.

Innovation

Morneau Sobeco maintains an extensive network of benefit suppliers to create value-oriented programs. Your specific objectives are matched with the most competitive products and services in today's marketplace. Our long-standing business relationships have enabled us to be first-to-market with a number of product and service innovations, while delivering maximum value in the programs we recommend.

Client Service Centre

Our Client Service Centre has proven to be a popular and effective tool to assist Morneau Sobeco clients and their employees. The service, integrates our Morneau Sobeco database with various insurance provider systems. This integration enables staff to deliver quick and accurate responses to benefit plan inquiries. Accessible by toll-free telephone and email, your Morneau Sobeco service team is trained in every facet of employee benefit plan administration.

Cost-effective coverage

NFCA has partnered with Morneau Sobeco to provide members with access to uniquely-designed comprehensive employee benefit programs. Morneau Sobeco's prominent position in the employee benefit marketplace allows access to a number of insurers, specialty carriers and other service providers to deliver the most cost-effective program.

No administrative headaches

Your benefits program is a significant component of total employee compensation. Morneau Sobeco can deliver a fully-integrated employee benefits plan that helps to manage costs, lessen administrative tasks, reflect and support your organization's goals and ultimately maximize the value of your business investment.

The benefits

- attract and retain quality employees;
- foster a healthy workforce;
- improve employee morale;
- increase productivity;
- a tax-deductible business expense; and
- you can select the level of coverage that best fits your business plans, corporate philosophy and budget.

