



Introducing Your Affinity Membership Group Benefits Program



The Benefits of Benefits

Giving Employees a Dollar More an Hour:

- Employees take home significantly less after federal and provincial deductions (only \$0.60 in some tax brackets)!
- That extra \$1.00 an hour will actually cost you about \$1.29 an hour after you pay the government.
- There are no guarantees employees will save money for emergencies, leaving both them and you in a tight spot should the worst happen.

Giving Employees Benefit Coverage:

- Employees get ongoing support to stay physically and mentally healthy, plus protection when they need it most.
- You'll be able to save your business money by deducting eligible expenses on your taxes.
- It's simple math. \$1.00 in paid in premium = \$1.00's worth of health benefits. Benefits received by employees are often tax-free.

The OCA is please to offer members a fully customizable benefits solution that can be tailored to meet the specific needs of you and your employees.

We've got you Covered

Attract and Retain Talent - A group benefits plan protects employees and their families and is a direct way of showing you are an employer of choice - to the team you currently have, and to anyone considering working for you.

Protect Your People - Benefits provide coverage for people who may be unexpectedly faced with an emergency or critical illness, and they help maintain good health before problems occur.

Strengthen Your Business - Access to benefits means employees lose less time to extended illnesses or health concerns, increasing efficiency and driving a stronger business.

In Partnership with:

Certika Financial Group seeks to build strong long-lasting relationships with clients based on exceptional service. They are a dedicated group of individuals who, as a team, combine their skills, knowledge and expertise to work with you to design and customize workable solutions for employee benefits programs of any size.

Benefits by Design (BBD) Inc. is a Third Party Administrator providing best-in-class benefits for over twenty years. They're on a mission to help working Canadians stay happy, healthy, and financially secure through the administration of customized benefits plans tailored to meet your specific needs.

Contact us today:

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To get started with a quote visit: www.bbd.ca/oca