



The product and premium analysis can be combined with an economic and fiscal evaluation for each of the proposed offers.

One can compare and analyse the fiscal impact for the various offers :

- From the various carriers
- The current plan vs project vs options
- Taxable benefits vs non taxable
- Etc.

Ensures a better control of the information and access to the sponsor professional services. The sponsor thus gains more quality time availability to provide higher level expert services.



Monthly premium report

Company **AAA - data demo**
Hypothesis **Projet de base : complet**

Processed on :2007/02/05

Page:1

Employee Member name Certificate #	Salary SIN	Division Job status	LIFE Class	ADD	DEP	STD	LTD	EHC	DC	Sub total	Prov Ins tax Total
<i>Division 001, Division 001</i>											
336	Denis, Claude 333333333	45,000\$ Active	001 01	90000.00 17.55	0.00 0.00	Coup 23.00	577.00 2500.13	Coup	Coup		48.62 588.79
333	Frank, André 555555555	35,444\$ Disabled	001 01	71000.00 13.85	0.00 0.00	Coup 23.00					41.31 500.36
335	Latour, Claude 222222222	53,000\$ Active	001 01	106000.00 20.67	0.00 0.00	Coup 23.00	668.00 8.36	267.00 421.08	Coup 135.00	Coup 0.00	608.11 662.84
337	Montagne, Claude 777777777	66,544\$ Active	001 01	* 24.38	0.00 0.00	Fam 65.00	854.00 10.50	3697.07 528.68	Fam 138.00	Fam 0.00	766.56 835.55
337	Montagne, Richard 888888	66,544\$ Active	001 01	0.00 0.00	0.00 0.00	Fam 0.00	0.00 0.00	0.00 0.00	Fam 0.00	Fam 0.00	0.00 0.00
338	Pierre, Serge 444444444	55,432\$ Active	001 01	111000.00 21.65	0.00 0.00	Ind 0.00	711.00 8.75	3079.71 440.40	Ind 65.00	Ind 0.00	535.80 584.02
334	Tendresse, Sylvain 666666666	23,443\$ Unpaid leave	001 01	0.00 0.00	0.00 0.00	Coup 0.00	0.00 0.00	0.00 0.00	Coup 0.00	Coup 0.00	0.00 0.00

A «what if» invoice can be generated for each offer.

Asterix (*) provides a visual indication that limits can be increased following the acceptance of medical proof.

All the needed elements are included:
i. Salaries
ii. Volumes
iii. Premium
iv. Taxes



Monthly premium report

Company **AAA - data demo**
 Hypothesis **Projet de base : complet**

Processed on :2007/02/05

Page:2

Employee Member name	Salary	Division	LIFE	ADD	DEP	STD	LTD	EHC	DC	Sub total	Prov Ins tax
Certificate #	SIN	Job status	Class								Total

Summary 001, Division 001

Basic premiums			98.10	0.00	134.00	40.31	2029.28	608.00	0.00		
----------------	--	--	-------	------	--------	-------	---------	--------	------	--	--

Volumes			503000.00	0.00		3277.00	14190.71				
---------	--	--	-----------	------	--	---------	----------	--	--	--	--

Single								1	1		
Couple					4			4	4		
Single parent					0			0	0		
Family					2			2	2		
Waive					0			0	0		
Total of members			5	0	6	5	5	7	7		

Sub total 2909.69\$

Prov Ins Tax 261.87\$

Total premium 3171.56\$



Monthly comparative cost

Processed on :2007/02/05

Page:1

Client :AAA - data demo

Analysis :pour demo

Results

Benefits description	Basic project		Great-West		La Capitale		Basic project	
	Casic project - complete		Copie du projet de base		Copie de Projet de base :		OPTION 1 : Ass. salaire	
	Average rate	Premium	Average rate	Premium	Average rate	Premium	Average rate	Premium
	Volume		Volume		Volume		Volume	
Policy holder life insurance	0.195	98.09	0.185	39.96	0.21	10.50	0.23	230.00
	503,000		216,000		50,000		1,000,000	
Policy holder accidental death and dismemberment	0	0.00	0.05	10.80	0.045	11.25	0.0389	12.09
	0		216,000		250,000		310,864	
Dependents Life Insurance	0	0.00	0	0.00	0	0.00	0	0.00
<i>Individual</i>	1		1		1		1	
Dependents Life insurance	65	130.00	65	65.00	45	45.00	60	120.00
<i>Family</i>	2		1		1		2	
Dependents Life insurance	12	0.00	28	0.00	45	0.00	46	0.00
<i>Single parent</i>	0		0		0		0	
Dependents Life insurance	23	92.00	35	140.00	23	92.00	23	92.00
<i>Couple</i>	4		4		4		4	
Short term disability	1.2301	40.31	0.85	264.52	1.2499	39.66	1.18	38.67
	3,277		3,112		3,173		3,277	
Long term disability	1.43	2,029.27	1.85	2,047.95	2.23	3,121.11	2.12	3,008.43
	14,191		11,070		13,996		14,191	
Extended health care	65	65.00	65	65.00	45	45.00	46	46.00
<i>Individual</i>	1		1		1		1	
Extended health care	138	276.00	145	145.00	92	92.00	135	270.00
<i>Family</i>	2		1		1		2	
Extended health care	65	0.00	65	0.00	45	0.00	0	0.00
<i>Single parent</i>	0		0		0		0	
Extended health care	135	540.00	130	520.00	90	360.00	92	368.00
<i>Couple</i>	4		4		4		4	
Dental care	0	0.00	0	0.00	0	0.00	0	0.00
<i>Individual</i>	1		1		1		1	
Dental care	0	0.00	0	0.00	0	0.00	0	0.00
<i>Family</i>	2		1		1		2	
Dental care	0	0.00	0	0.00	0	0.00	0	0.00
<i>Single parent</i>	0		0		0		0	
Dental care	0	0.00	0	0.00	0	0.00	0	0.00
<i>Couple</i>	4		4		4		4	
Monthly total		\$3,270.67		\$3,298.23		\$3,816.52		\$4,185.19
Monthly financial spread		\$0.00		\$27.56		\$545.85		\$914.52
Annual financial spread		\$0.00		\$330.72		\$6,550.20		\$10,974.24
Spread %		0.00 %		0.84 %		16.69 %		27.96 %

A global analysis of the offers allows for a high level comparative.



Monthly comparative cost

Processed on :2007/02/05

Page:2

Client :AAA - data demo

Analysis :pour demo

Results

Benefits description	Basic project		Great-West		La Capitale		Basic project	
	Casic project - complete		Copie du projet de base		Copie de Projet de base :		OPTION 1 : Ass. salaire	
	Average rate	Premium	Average rate	Premium	Average rate	Premium	Average rate	Premium
	Volume		Volume		Volume		Volume	
Policy holder life insurance	0.195	98.09	0.185	39.96	0.21	10.50	0.23	230.00
	503,000		216,000		50,000		1,000,000	
Policy holder accidental death and dismemberment	0	0.00	0.05	10.80	0.045	11.25	0.0389	12.09
	0		216,000		250,000		310,864	
Dependents Life insurance	31.7143	222.00	34.1667	205.00	22.8333	137.00	30.2857	212.00
	7		6		6		7	
Short term disability	1.2301	40.31	0.85	264.52	1.2499	39.66	1.18	38.67
	3,277		3,112		3,173		3,277	
Long term disability	1.43	2,029.27	1.85	2,047.95	2.23	3,121.11	2.12	3,008.43
	14,191		11,070		13,996		14,191	
Extended health care	125.8571	881.00	121.6667	730.00	82.8333	497.00	97.7143	684.00
	7		6		6		7	
Dental care	0	0.00	0	0.00	0	0.00	0	0.00
	7		6		6		7	
Monthly total		\$3,270.67		\$3,298.23		\$3,816.52		\$4,185.19
Monthly financial spread		\$0.00		\$27.56		\$545.85		\$914.52
Annual financial spread		\$0.00		\$330.72		\$6,550.20		\$10,974.24
Spread %		0.00 %		0.84 %		16.69 %		27.96 %

In Advance mode, a resume provides an opportunity to evaluate the important elements that were uses for calculation.



Payroll deductions table, Employer contributions and taxable benefits

AAA - data demo

Hypothesis:Projet de base : complet

Processer2007/02/05

Page: 1

Last name, First name	Certificate #	Employee #	Class	Job status	Description	Total	Employee	Employer	Taxable benefits			Deductible benefits	
									Qc-HC	Qc-Life	Fed-Life	Prov	Fed
Division 001, Division 001													
Denis, Claude		336	01	Active	<i>Deductions</i>	135.87	95.11	40.76	33.95	6.81	6.81	33.95	0.00
Frank, André		333	01	Disabled (Validated)	<i>Deductions</i>	115.47	80.83	34.64	33.95	0.69	0.69	33.95	0.00
Latour, Claude		335	01	Active	<i>Deductions</i>	152.96	108.02	44.94	33.95	10.99	10.99	33.95	0.00
Montagne, Claude		337	01	Active	<i>Deductions</i>	192.83	135.62	57.21	34.72	22.49	22.49	34.72	0.00
Montagne, Richard		337	01	Active	<i>Deductions</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pierre, Serge		338	01	Active	<i>Deductions</i>	134.78	112.98	21.80	16.35	5.45	5.45	16.35	0.00
Tendresse, Sylvain		334	01	Unpaid leave	<i>Deductions</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<i>Division summary report</i>	001					731.91	532.56	199.35	152.92	46.43	46.43	152.92	0.00
Number of													7

"What if" employer/employee contributions report is available for each of the offers. The fiscal impact will automatically be provided and will insure the optimization based on the employer's choices as well as each offers.



Client :AAA - data demo

Analysis :pour demo

Results

	Total	Employee	Employer	Taxable benefits			Deductible benefits	
				Qc-HC	Qc-Life	Fed-Life	Prov	Fed.
Casic project - complete - Basic project	731.91	532.56	199.35	152.92	46.43	46.43	152.92	0.00
Copie du projet de base - Great-West	788.17	584.41	203.76	150.92	52.84	50.10	150.92	0.00
Copie de Projet de base : complet - La	937.33	799.09	138.24	102.37	35.87	33.02	102.37	0.00
OPTION 1 : Ass. salaire imposable - Basic	974.83	682.38	292.45	0.00	0.00	0.00	114.95	114.95

The analysis can compare different offers such as short or long term disabilities as a taxable or a non taxable benefit.

A global analysis of the offers provides a high level scan of the employer's contribution impacts.

See the difference between Option #1 and #2 offers.

1. The first propose STD as a taxable benefit.
2. The second propose also STD as a non taxable benefit.

The calculation were generated automatically and according to the specific selected criteria's.



Coverage and costs summary report

Quick calculation (Simplified version)

Processed on :2006/10/16

Page:1

Plan member Information

Bédard, Lucie	<i>Employee #</i>		<i>Employer</i>	ABC Company Inc
"3633, Tralee Rd"	<i>SIN</i>	337 835 752	<i>Certificate #</i>	257538733
Qualicum Beach	<i>Gender</i>	F	<i>Division</i>	001, Edmonton
AB	<i>Birth date</i>	1978/03/24	<i>Class</i>	03, Warehouse
V9K 1V5	<i>Hiring date</i>	1994/08/09	<i>Job status</i>	Active
	<i>Insurance status</i>	Individual	<i>Job title</i>	Laborer
	<i>Insured salary</i>	30000.00 \$	<i>No of annual payroll</i>	52
	<i>Enrollment date</i>	2004/07/01		

Group Plan Information

<i>Policy #</i>	<i>Carrier</i>
FAS12581-A	Standard Life
Home12583	Auto-assureur

The summary report is automatically generated and issued in either English or French based on the members preferred language.

Note: The information comes from Quick calculation

Description of benefits and costs

	<i>Admissible</i>	<i>Coverage</i>	<i>Monthly</i>	<i>By pay period</i>	
				<i>Employer</i>	<i>Employee</i>
Policy holder life insurance	Yes	\$60,000.00	\$13.20	\$0.00	\$3.05
Employee's accidental death and dismemberment	Yes	\$60,000.00	\$3.00	\$0.00	\$0.69
Short term disability	Yes	\$0.00	\$0.00	\$0.00	\$0.00
Long term disability	Yes	\$2,500.00	\$25.50	\$0.00	\$5.88
Extended health care	Yes	Individual	\$42.98	\$9.37	\$0.55
Drug insurance	Yes	Individual	\$32.00	\$7.38	\$0.00
Dental care	Yes	Individual	\$36.49	\$8.42	\$0.00
Policy holder optional life insurance	Yes	\$0.00	\$0.00	\$0.00	\$0.00

Summary

<i>Monthly</i>		<i>Pay period</i>		<i>Taxable benefits</i>		<i>Deductible benefits</i>	
<i>Sub total</i>	153.17 \$	<i>Employee</i>	10.17 \$	<i>Qc-LIFE</i>	0.00 \$	<i>Fed-Life</i>	0.00 \$
		<i>Employer</i>	25.17 \$	<i>Qc-HC</i>	0.00 \$	<i>Fed</i>	0.55 \$
<i>Prov Ins tax</i>	0.00 \$						
<i>QST</i>	0.00 \$						
<i>GST</i>	0.00 \$						
<i>Total</i>	153.17 \$	<i>Total</i>	35.34 \$	<i>Total</i>	0.00 \$	<i>Total</i>	0.00 \$

A personalized summary report is available for each of the offers.

All the different important elements are available for the members:

- 1. Members details**
- 2. Benefits descriptions**
- 3. Premium sharing**
 - a. Per pay period**
 - b. Per month**
- 4. Taxable Benefits**
- 5. Deductible Benefits**

