



A BETTER PLAN FOR BETTER BUSINESSES



MERITAGE FINANCIAL GROUP

Security for Life

START TODAY.
PLAN MANAGED BY:

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Meritage Financial Group

has been the preferred provider of BBB Benefits Plans since 1999, providing Accredited Businesses with sound, comprehensive financial advice while practicing full disclosure throughout every step of the process. In addition, we offer a full spectrum of financial products and services for both individuals and businesses:

- Full Financial Planning
- Estate Planning
- Retirement Planning
- Investments
- Life Insurance, Mortgage Insurance
- Critical Illness Insurance
- Short & Long Term Disability Insurance
- Group Health, Dental, Private Health Services Plans
- Group RRSP and Pension Plans
- Long Term Care Insurance
- Medical Access Insurance
- Foreign Student Plans, Travel Insurance

Plan Administered by:



Sirius Benefit Plans are offered by Meritage Financial Group, acting as a broker for BBB Vancouver Island and its members.

“As an Accredited Business with the Better Business Bureau, did you know that you can receive an additional 7% discount on Group Benefits for your company?”

**BBB
BENEFITS
PLAN**

A benefit program that works for your business.

COMPREHENSIVE – COST EFFECTIVE – TAYLOR MADE

Now is the time to offer the coverage employees will appreciate.

Now, affordable benefits are available that show you care about the well-being of your employees.

WHY DO THOUSANDS OF SMALL BUSINESS OWNERS ACROSS CANADA ALREADY HAVE THIS PLAN?

• NO BUSINESS IS TOO SMALL

- Comprehensive benefit packages are available to business from one person and up
- Guaranteed coverage is available to groups with three or more people

• NO INDUSTRY IS DENIED

- You will not be declined based on your industry
- Benefits are offered to any and all types of business, including family-owned. The Sirius Benefit Plans offered through the BBB will allow 100% family content, while most other programs do not.

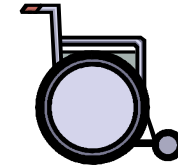
• GUARANTEED STABILITY

- The program has been in operation for over 15 years. Sirius Benefit Plans, the administrator of the BBB plan offer, is 1 of only 2 programs in Canada that offers 100% “pooling” for small business.
- “Pooled” benefits stabilize your firm’s rates making it a budgetable expense, year after year.



EXTENDED HEALTH CARE

- § Prescription drugs with pay direct card
- § Ambulance services
- § Paramedical services
- § Hospital room upgrade
- § Custom made orthotics
- § Eye examinations
- § Emergency travel care
- § Medical appliances/equipment
- § Private duty nursing
- § Accidental dental
- § Hearing aids
- § Vision coverage (available to groups of 3 or more insured)



DISABILITY COVERAGE

GROUP LIFE

- § Coverage runs to age 70
- § Available in flat amounts of salary multiples
- § Critical Illness also available

ACCIDENTAL DEATH & DISMEMBERMENT

DEPENDENT LIFE COVERAGE

DENTAL CARE

- § Recall examinations
- § X-rays
- § Extractions
- § Cleaning/scaling
- § Major care (available to groups with 3 or more insured for dental)
- § Endodontics/ Periodontics
- § Root Canals/ Major Scaling
- § Orthodontics (available to groups with 10 or more insured for dental)



flexible
solutions for
your
business
needs



WE'VE WORKED WITH MANY DIVERSE BETTER BUSINESSES. LET US WORK FOR YOU.
CALL FROM ANYWHERE ON VANCOUVER ISLAND 800.487.4028