## Webinar- Health and Wellness

Date: March 17, 2021

Prepared By: Michael Horne & Jamie Meldrum





## Meldrum Horne - Who are we?

Independent Advisors & Benefits Consultants

- Certified Employee Benefits Specialists (CEBS), Certified Financial Planners (CFP), Chartered Life Underwriters (CLU)
- Locally owned, dedicated team based in Ottawa with over 100 years of combined experience
- Manage and service over 250 benefit and retirement programs



# **Short Term Supports**

## **Employee and Family assistance plans**

Help support employee and family related issues

## Long term disability

Ability to earn income is your most important asset

### **Early intervention**

 Having an early intervention strategy improves the chances of the employee returning to work



# **Modernize Employee Benefits**

#### Flex Plan

 Employer gains control by setting a benefits budget, employees get to choose how they allocate their benefit dollars

### **Wellness Program**

 Set amount of money where the employees get to chose how they spend their benefit dollars

### **Virtual Healthcare**

• Treats colds, infections, minor injuries, prescription refills, specialist referrals all from your smart phone



## Fresh Approaches to Renumeration

#### **Cash Bonuses**

Wellness account vs. Traditional bonus

#### Pension /GRRSP

Average Canadian employee is not saving enough for their retirement

#### **Non-Traditional incentives**

- Gym membership
- Fitness equipment
- Daycare fees
- Pet insurance
- Kids and family sports fees and equipment
- RRSP/TFSA





WE PLAN. YOU BENEFIT.

Phone: 613.233.9105

Email: <u>info@meldrumhorne.com</u>

Address: 222 Queen Street, Suite 301

Website: <u>www.meldrumhorne.com</u>





