

Max  **ASO**

by Maximum Benefit

**The last time
you'll ever enrol
your employees
for benefits**



Maximum
benefit.



Max Control...

SET UP YOUR MAX ASO PROGRAM IN THREE SIMPLE STEPS.

- 1.** We'll secure quotations from the leading insurance companies in the marketplace for your life and disability benefits.
- 2.** We will assist you in determining the appropriate level of Stop Loss protection, as well as provide funding recommendations for your Health, Dental, and/or Short Term Disability benefits.
- 3.** You can choose to add ancillary benefits such as Critical Illness, Employee Assistance Plans, Health or Lifestyle Spending Accounts, and Best Doctors® to complete your package.

With a Max ASO plan, you have complete control over your plan design and options. We'll help you customize a plan that is the perfect fit for your organization. And since this is your insurance program, you can make adjustments as the need presents itself.



Max Flexibility...

ACCESS TO THE OPEN MARKET

With Max ASO, you have access to the leading insurance companies in the marketplace. You will be able to choose the benefits and insurers that best meet your needs today and in the future. You can include any of Max ASO's self-funded Health, Dental and Short-Term Disability options.

YOUR LAST (AND EASIEST) ENROLMENT

Once you've enrolled with Max ASO, you will never have to re-enrol your employees again. If you decide to change insurance companies for your Life and Disability benefits, we'll take your plan to market and your re-enrolment is as easy as flipping a switch! And since we're asking you to endure one final enrolment, we've worked hard to make sure it's your easiest one yet. With import tools and Online Enrollment, our hands-on implementation specialists will ensure this is the smoothest transition you've ever experienced.



Max Stability...

With the cost control advantages of using Maximum Benefit as your Third Party Administrator and the flexibility of options, we're sure to have a long, stable relationship.

ADVANTAGES TO ADMINISTRATIVE SERVICES ONLY

- Complete plan flexibility with fully customizable benefits
- Lower administration costs and clearer fees
- Pay only the actual cost of your benefits
- Total control over your benefit program

ADDITIONAL ADVANTAGES WITH MAX ADMINISTRATIVE SERVICES ONLY

- True Stop Loss insurance (pooled, not experience-rated)
- No floats, we pay your claims and then bill you weekly
- Dedicated account representative for each company
- Teladoc telemedicine included at no additional charge with every health option
- Best Travel Health in the industry, with no pre-existing conditions clause
- Disability management team member's with a caseload maximum of 35 employees for ASO STD
- Access to the open market for your insured benefits
- Never re-enrol employees when switching life and disability providers

Control. Flexibility.
Stability!



At Maximum Benefit, we have always been strong proponents of the self-funded benefit model. Claims for health and dental are typically low dollar and high frequency, making them predictable and appropriate for self-funding in many instances. However, the potential for an unforeseen ‘large dollar’ drug claim can always exist. To address this specific risk, Maximum Benefit offers industry-leading **Stop Loss insurance protection** to all of our self-funded healthcare clients.

NOT ALL STOP LOSS IS CREATED EQUAL.

Max ASO only provides TRUE STOP LOSS insurance. That means:

- The rates are fully pooled amongst **all** Max ASO groups. Our clients get the same rate adjustments regardless of stop-loss claim amounts or frequencies; it’s true insurance against the unforeseen. Some providers, however, may re-price their stop-loss based on any paid claims. This approach can be punitive and goes against the ‘pooled’ nature and intent of the stop-loss as a risk mitigation tool.
- Stop Loss is billed at a fixed rate, not charged as a percentage of total paid claims. The percentage of paid claims approach creates uncertainty and tends to lead to higher costs over the long term.
- Our stop-loss takes effect the moment a claim is eligible, and further self-funding of the claim is eliminated immediately. Other providers may require you to pay the entire claim and await reimbursement at the time of renewal.

Our approach is to always price your stop-loss coverage in a way that truly mitigates your claim risk and avoids any potential for punitive re-pricing or delayed reimbursement. Our *what you see is what you get* approach at Maximum Benefit is designed to give you peace of mind and reaffirms our commitment to equitable and sustainable pricing.

Full-Service Administration



MAX ASO IS PROUDLY ADMINISTERED BY JOHNSTON GROUP

Johnston Group is a full-service Third Party Administrator and Payer with over \$600 million in premiums currently under administration. We provide employee benefit solutions to 30,000 Canadian businesses and 250,000 plan members. We know our service separates us from the competition, so as we innovate and offer new programs to clients, we continue to listen first, stay flexible, and put in the extra effort to make sure you feel like part of our family. We pride ourselves on being a company you can rely on to help take care of your employees in the best way possible.

Johnston Group's Contract Services provides group benefits administration to consulting organizations and insurance companies. Through this arm, we deliver benefit programs to clients in national retail and service industries, significant associations with several thousand employees, and insurers requiring our administrative assistance.



PAYROLL INTEGRATION WITH PAYWORKS

Maximum Benefit partners with Payworks, which provides online payroll services, time management, and human resource solutions to over 20,000 businesses across Canada. We have built a free service for our mutual clients, called Tandem, which is an integrated payroll and benefits utility that seamlessly transfers employee information from Payworks to Maximum Benefit in real-time. This integration means no more duplication or errors, and deductions are automatically calculated when premium changes. Using Tandem provides true administrative savings by bringing together your benefits with your payroll and HR.



Platinum member

UNWAVERING REPUTATION

Johnston Group is proud to be a platinum member of Canada's Best Managed Companies, having been recognized every year since 2001. This is the country's leading business awards program, sponsored by Deloitte, CIBC Commercial Banking, Canadian Business, Queen's School of Business, and TMX Group, and it recognizes excellence in privately-owned and managed Canadian companies.

Let us do what we do best so you can go back to doing what you do best – growing your business.

You want to offer competitive benefits to attract and retain the best employees. You want the costs of your plan to be manageable and consistent. You want to have more control and flexibility.

WE CAN HELP.



To learn more visit maxaso.ca or scan this code:



Max  **ASO**

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 **Johnston**
group



 **BEST
MANAGED
COMPANIES**

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