

Great News!

More Insurance Premium Savings for MHA Members

The Manitoba Hotel Association (MHA) has partnered with Hayhurst Elias Dudek Inc. (HED) and we are proud to offer MHA members access to HED's TotalGUARD employee benefits program. We understand that in today's competitive job market, having a dependable and affordable employee benefits program is critical to attracting and retaining employees. Regardless of whether or not you currently have an employee benefits program in place, HED's TotalGUARD employee benefits program can help save you premium dollars.

Members will receive the following key features and enhancements:



Features & Enhancements

- **Premium Savings** – members with 10+ lives will receive an immediate 10% savings off existing premiums for equivalent coverage. Members with less than 10 lives will receive an immediate 5% savings.
- **Rate Stability** – stability is generated by spreading claims over the entire pool.
- **Program Flexibility** – Member properties will now have many different coverage options to choose from.
- **Online Direct Invoicing/Billing** – Massage therapists, physiotherapists and chiropractors may invoice claim payment service provider Green Shield Canada direct, avoiding any out of pocket expenses.
- **Pay-Direct Drug/Dental Card** – all insured persons will receive this automatic payment card, which is like a credit card that insured persons can use for their drugs and dental services, to prevent having to pay up front and then applying for reimbursement. Insureds are required merely to pay the amount of any deductible or co-insurance at the time of purchase/service.

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Implementation



About HED & TotalGUARD

Many members may already be familiar with HED through the successful implementation of the MHA commercial insurance program, which presently insures 235 member property locations.

HED works in partnership with many independent Canadian businesses, Associations and Buying Groups to find better ways to manage insurance programs with greater financial and administrative efficiencies. The result is HED is able to provide service more efficiently than the traditional broker-insurance company model.



TotalGUARD is HED's proprietary employee benefits program, which presently provides comprehensive life, health and dental plans to over 850 independent Canadian businesses. Through TotalGUARD, HED provides the product and all related services such as invoicing/billing, production of booklets, day-to-day administration, analytical support, new business sales, and ongoing service support. With all these services under one roof, TotalGUARD is unique and economically superior to the traditional method of purchasing employee benefits coverage.

We are confident that TotalGUARD's many economic and administrative efficiencies will result in MHA members not only realizing immediate premium savings but also, and more importantly, long-term rate stability. TotalGUARD will help your effort to attract and retain employees creating a more efficient and productive work force.

How Does Our Property Join the MHA Employee Benefits Program?

Please feel welcome to contact one of the following HED representatives if you would like to receive a proposal or if you have any questions concerning the MHA employee benefits program:



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HED

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