



Products for Brokerage Owners/Managers and Employees of IBAO Member Brokerages

IBAO Group Insurance Plan

IBAO member offices, regardless of size, have access to a comprehensive, stable and competitively priced Health and Dental Insurance plan. In a competitive marketplace, a strong benefits plan can be the key to attracting and retaining the right employees. As a Third party Administrator, BCI will handle your benefits, letting you focus on your business. <http://www.bci-inc.ca/docpublic/IBAOPlanOutline.pdf>

IBAO Group RRSP Plan

Make every dollar count. Brokers and their employees have access to the IBAO Group RSP program; a competitively priced, flexible plan design and extensive investment choices all with the ease of convenient payroll deductions. Plan members have easy access to account performance and tools through secure web and mobile portals. For more information contact BCI.

<http://www.bci-inc.ca/docpublic/GroupRRSPEmployers.pdf>

Products For Employees of IBAO Member Brokerages

Voluntary Critical Illness

One of the benefits of being an employee of an IBAO member firm is the opportunity to apply for Critical Illness Insurance. This is an important benefit that can make a real difference in the life of someone who is diagnosed with one of the 25 medical conditions covered under the IBAO voluntary group policy. All new employees are guaranteed \$50,000 coverage within 60 days of employment.

<http://solutionsinsurance.com/ibao>

Products For Employees of IBAO Member Brokerages and Products for your Clients

IBAO Smart Travel Emergency Medical Benefit

Give your clients easy access to out of country protection in case of emergency including trip cancellation & baggage loss options with simplified enrolment tools and *no medical questionnaire!* It's as easy as sharing the below link. <https://shop.tugo.com/store/BCI502/en>

Products for your Clients

BCI Care product

As an IBAO member, you have access to an exclusive, comprehensive and customizable group insurance plan available for your commercial clients. Whether you have some or extensive experience and knowledge in employee benefits, our team at *Benefits Coordinators, BCI Inc.* is available to help you deliver the right solutions. http://www.bci-inc.ca/en/bci_care.html

For more information on these benefits, please contact:

William Labrie

Benefits Coordinators BCI Inc.

Toll Free: 1-800-361 9773, Web site: <http://www.bci-inc.ca/en/index.html>