

Investing in your Hospitality Employees

World Class Employee Benefit Services



GROUP
LOCKHART



NAVACORD®

- Monthly billings to each employer division
- Premium pooling and remittance to insurer
- Direct/confidential claims submission by employees
- Toll free claims inquiries 1-800-265-1224
- Benefit enrollment and record keeping
- Professional/experienced staff
- Customized employee booklets

TAX EFFECTIVE

Our group insurance plan is very tax effective. Company premiums are tax deductible, including RST, and are not included in the employees taxable income, except for life premiums. If the employee pays all of the premium for disability benefits that income is tax free while the employee is claiming benefits. All other claim payments are received tax free. Because of our high-quality administration, we eliminate much of the paperwork associated with providing benefits to employees.

ELIGIBILITY

Hospitality employers may participate in the program with a minimum eligibility of full-time management employees, who are owners, managers or department heads. Member employers may also choose to insure full-time employees who have completed six months service. Management and employees must work an average of 25 hours per week to become eligible.

BENEFIT OPTIONS *(2-500 Employees)*

Features

- Group life and accidental death
- Dependent life insurance
- Long-term disability income protection

Dental Benefits

- 80% or 100% coverage
- Current dental fee guide
- Routine dental services
- \$1,000 annual maximum

Extended Health Care Benefits

- 80% or 100% coverage
- Prescription drug card
- Semi-private hospital room
- Paramedical treatments & Visioncare
- Employee wellness assistance plans
- Out-of Canada emergency health coverage

Tailored Plans

Member companies may choose to custom design a program to fit their specific needs. We can match coverage or add new benefits. Tailored programs are experience rated for each employer.

Group RRSP

Our group RRSP provides the convenience of payroll deduction combined with income tax deduction at source which allows the government tax dollars to be contributed into your RRSP on a monthly basis.

Privacy

We comply with all provincial and federal Privacy and Personal Protection and Electronic Documents (PIPEDA) legislation. Our privacy code ensures that policies and procedures are in place to protect the privacy of personal information in the course of conducting business.



Investing in People

It's as simple as 1-2-3 – Attract, Reward and Retain



1 ATTRACT

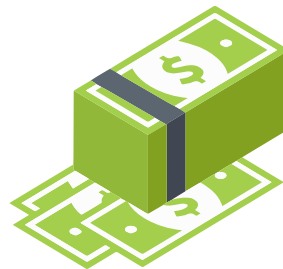
The hospitality business is all about people. In order for your business to succeed, you need the best people doing the best job. The hospitality, tourism and recreation industry is one of Canada's largest employers and a leader in job creation. Yet prospective talent often perceives this industry as trailing behind other employers in employee compensation. So, what will make you stand out in order to keep the best and the brightest in the hospitality and tourism industry in today's competitive job market?

2 REWARD

It's no secret that providing competitive benefit compensation for employees lowers turnover rates and increases productivity. The bottom line is happier employees, which makes for happier customers and that translates into repeat business.

3 RETAIN

Looking out for your employees is the greatest vote of confidence you can give them. Without them, how will you meet your goals for profitability and growth? Investing in your employees will increase productivity and reduce turnover expenses. Knowing that management and staff are on the same page when it comes to HR and business goals can be a huge advantage in reducing turnover, retaining top performers, and attracting the skilled professionals your business requires to be successful.



In today's competitive market, money alone will not retain good employees. That's where our benefits program gives you the edge.

OUR STRATEGIC PARTNERSHIP

Group Lockhart, in alliance with Manulife Financial, are here to help our member employers retain good employees and reduce turnover costs with a competitive group benefit program. We have developed straightforward human resource management tools to help you create a positive working environment where employees feel valued.

Group Lockhart delivers World Class Employee Benefits Services and professional administration with the buying power of an underwriting pool of millions of dollars in premium within the hospitality sector.

TOTAL COMPENSATION STRATEGY

When aligned with your business strategy, a well designed combination of benefits and pay can be a powerful motivational tool spurring the growth of your people and your business. Recent studies show that total compensation is playing a growing role in attracting and retaining the most talented employees. In the battle for talented people, you already have the human resource tools you need to win. We can show you how to make them work for your company.



SERVING THE HOTEL INDUSTRY SINCE 1925

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