A REIMAGINED APPROACH

GROUP INSURANCE
SERVICE **OFFER**



GASQ
AVANTAGES SOCIAUX
GROUP BENEFITS

GASQ une division de La Corporation People
GASQ a division of People Corporation

THE GASQ **DIFFERENCE**



GASQ Group Benefits has been committed to transparently guiding employers in their choice of group insurance and in managing their plans since 2006. Our goal is to determine the best coverage for employees, at the best price for the policyholder.

The GASQ team keeps you up to date on the latest developments and changes in the industry. We make sure we understand the needs of groups, as they too are constantly evolving.

We're one of the few companies to provide you with full documentation when you renew your policy, and to analyze every single benefit. Thanks to our reputation and relationships with all major group insurers, you can also enjoy exclusive products.

GASQ is a divison of People Corporation, which gives us unique negotiating power as one of Canada's leading players in group insurance.

You can rest assured that you'll always get the answers you need.

DIFFERENCE

THE **CERTAINTY** OF HAVING COVERED ALL THE BASES

CERTAINTY



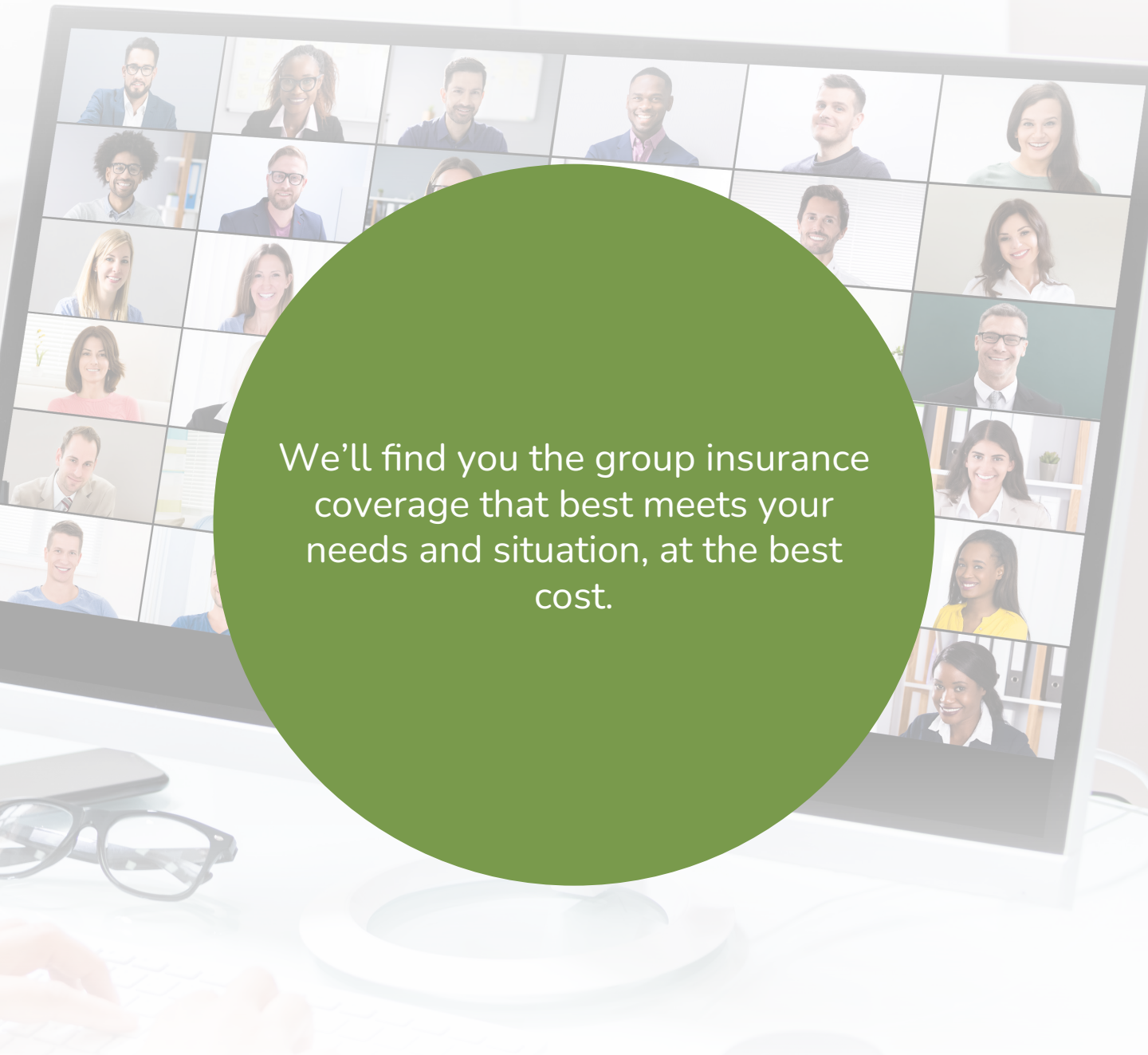
We know that managing group insurance takes up valuable time and brings its share of uncertainty: premiums that may be too high for your employees, benefits that may not be properly tailored to their needs and potential errors that could have serious financial repercussions.

Our approach provides you with the certainty of being well informed and having a clear understanding of your group insurance plan, pricing and options. You can count on us before and throughout the term of your policy for total peace of mind.



CHOOSE AND CUSTOMIZE YOUR GROUP INSURANCE

CHOOSE



We'll find you the group insurance coverage that best meets your needs and situation, at the best cost.

CUSTOMIZE



Analysis of your group insurance **needs**

Choosing a group insurance plan involves a host of considerations, such as the benefits included, the cost split between the employer and employee, and control of long-term costs. Regardless of the nature of your business, we'll look into everything for you, including:

1 / Reviewing and discussing the benefits offered on the market

2 / Drafting specifications to meet your needs

3 / Presenting the innovative group insurance products available to you

4 / Reviewing modular plans, self-insured plans, retention plans, etc.

Negotiations with insurers

Thanks to our strong relationships with group insurers, we can offer you competitive premiums and highly advantageous terms. Also, in the interest of full transparency, we'll provide you with all documentation provided by the insurer in order to:

1 / Obtain the best policy terms for the lowest premiums

2 / Evaluate the proposals submitted

3 / Validate policies and employee booklets

4 / Submit all documents and a detailed report of negotiations and analysis



Presentation of your **best options**

When you choose your insurer and plan, our group insurance advisors are committed to explaining every detail, providing training and answering all your questions:

1 / Presentation of your policy terms and coverage

2 / Explanations of pricing and deductions

Support in **communicating** with your **employees**

To engage your employees when implementing a new group insurance plan, we're available to present the plan to them. We will also support you in internal communications to promote it by:

1 / Presenting the plan to employees

2 / Assisting with internally promoting the plan

Ongoing customer service for plan administrators



UNDERSTANDING AND EFFECTIVELY MANAGING YOUR GROUP INSURANCE PLAN

UNDERSTAND

With our help and support, take control of your group insurance plan, including all the fine print.

MANAGE

DIRECT ACCESS TO OUR **HELP LINE AND DEDICATED TEAM**

Support with deductions for your taxable benefits, ensuring the accuracy of your employees' payroll data

Help to human resources teams in the event of a disability claims

Pricing details and any other questions

Use of GASQ technology for complete autonomy in keeping your employee data up to date

WORKING WITH **YOU** AND **THE INSURER**

Following up on requests and claims with the insurer as necessary

Managing questions for your insurer following its decisions

Carrying out a plan review every 3 months and adjusting it as needed

TAILORED SOLUTIONS



CONTINUING EDUCATION

Presentations and training accredited by the Chambre de la sécurité financière (CSF) offered by GASQ, providing advisors with the opportunity to update or acquire new knowledge in group insurance while earning professionnal development units (PDUs).



ONGOING ADMINISTRATIVE SUPPORT

GASQ is also active and present with plan administrators and managers. We offer presentations and training to inform them of any updates to applicable regulations. In addition, we support them in soundly managing their group insurance plan with our administrative tools.



CRITICAL ILLNESS INSURANCE

Coverage in the event of the diagnosis of a critical illness: Offered as part of your group insurance plan or through a special accidental death and dismemberment benefit.



MANAGEMENT ASSISTANCE PROGRAM

Program offered by various insurers. This is a referral service that provides support to managers with the aim of reducing and preventing absenteeism and disability among employees.



FULLY INSURED, SELF-INSURED OR RETENTION PLANS

GASQ can assess your needs in order to offer you the plan that's right for you. GASQ will recommend the plan that meets the financial and contractual expectations of managers and employees in the short-, medium- and long-term.



MODULAR OR FLEXIBLE PLANS

Today's economy and workforce are constantly changing. To adapt, employers need to re-evaluate their methods to remain competitive in terms of benefits. GASQ offers you this exclusive type of plan for groups with more than 25 insureds.



HEALTH CARE SPENDING ACCOUNT (HCSA)

Today's workforce is comprised of several generations. Their needs and expectations are therefore varied. The HCSA is a great choice in order to offer all the necessary flexibility to plan members when it comes to their benefits plan.



GASQ TECHNOLOGY

GASQ provides you with a fully remote team, including a state-of-the-art business continuity plan. This ensures continuous service and the utmost protection of your personal and confidential information. We provide you with access to our platform, which compiles all the information employers need, giving you full autonomy in the administrative management of your group insurance plan.

CHOOSING AND CUSTOMIZING YOUR GROUP INSURANCE

HEALTH SOLUTIONS

Supporting your employees' health with health solutions tailored to your reality

A strategic approach to implementing and maintaining wellness programs to help you reduce employee health-related costs. Provide your employees with resources to raise their awareness of risk factors.

1 / My Wellness program offered automatically

2 / Review of your programs and analysis of your occupational health needs

3 / Consulting services and targeted solutions for your employees' health

4 / Management of your program launch and ongoing support.
Strategic collaboration to promote successful solutions



SOLUTION **OFFERED AUTOMATICALLY**

My Wellness program

This value-added program features monthly health promotion communications, including newsletters and posters, as well as access to information and a starter kit. It also includes a Wellness Week organization kit and thematic webinars.

TAILORED SOLUTIONS

People Connect – **Total Health**

Total Health is a comprehensive virtual solution designed to promote access to mental and physical health care for your employees and their families. Created for ease of use, Total Health is a virtual health care solution that provides access to medical consultations, support, referrals and an online pharmacy service. Total Health includes the following elements:



PEOPLE CONNECT

Online mental health platform providing affordable access to professional care. Employees also have access to a mental health self-assessment tool and, if necessary, a psychiatric consultation.



TELEMEDICINE SERVICE

On-demand 24/7 virtual access to medical consultations by clinicians. The service can help answer medical questions, give you a diagnosis, recommend treatment, refill prescriptions and refer patients to appropriate resources and specialists.



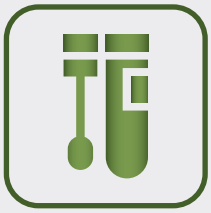
ONLINE PHARMACY SERVICE

Your employees no longer need to think about getting their medication or refilling their prescriptions. They'll receive automated notifications that they must respond to so that their medication can be prepared and delivered at their convenience. No appointment with a doctor is needed. This documentation and service are offered for information purposes only, and you're free to choose whether or not to use them.



PEOPLE CONNECT – CAREPATH

This program, offered in partnership with Carepath, provides employees with personalized support in the event of a serious health issue. The program includes health care assistance, a second opinion service and cancer assistance. In addition, a mental health support service is available via People Connect.



TEST FOR CUSTOMIZED PRESCRIPTIONS

Everyone reacts differently to a given drug. A simple saliva sample is used to establish the insured's genetic profile. This makes it possible to recommend the ideal drug, at the ideal dose, which will cause the fewest possible side effects for the insured's well-being.



EMPLOYEE AND FAMILY ASSISTANCE PROGRAM

Your customized personal and workplace wellness support program. This innovative program provides access to mental health resources and tools to help you and your family meet the challenges of day-to-day life. It also provides support for managers and HR in the event of problems in the workplace.



BESTLIFE REWARDED WELLNESS PROGRAM

BestLife Rewarded is a wellness solution that combines customized programs and rewards to help plan members adopt healthier habits, benefit from exclusive offers and enjoy life to the fullest. The program provides tools to encourage plan members to adjust their habits and achieve lasting, measurable results.

STRATEGIC **CONSULTATIONS**



ATTENDANCE AND DISABILITY MANAGEMENT PROGRAM

This program provides salary insurance support to ensure that disability cases are handled appropriately to protect the plan. In addition, it includes an analysis service to document and understand your group's reality, as well as specific recommendations. Related workplace health services, including training, medical outreach and program promotion, are also included.



HEALTH AND WELLNESS CONSULTING SERVICES

Developing a health and wellness strategy with clear, measurable objectives in line with your corporate culture is the key to a successful and sustainable strategy. Our consulting services are designed to help you plan and achieve your goals, with a strategic approach using our à la carte solutions, such as health risk assessments, interest surveys and in-depth data analysis.

SERVICE OFFER FOR RETIREMENT

RETIREMENT

Our expert services for plan sponsors looking to **maximize the value and appreciation of their pension plan.**

Our services will not only increase the value and effectiveness of your plan, but will also minimize the costs associated with setting up and managing a plan, while establishing a structured pension plan strategy.



PLAN DESIGN EVALUATION

Ensure that your plan is aligned with your company's culture and objectives. A comparison study may be appropriate to make your pension plan more attractive.



GOVERNANCE

Risk management is a key factor in the maintenance and success of your plan. This includes monitoring legislative changes and compliance processes to be put in place.



SUPPLIER PARTNERSHIPS

We'll continuously monitor the service standards of our various suppliers and keep you informed of any changes in their products and services. We'll make sure that you and your employees have a positive experience throughout your business relationship.



SUPPORT DURING A PLAN TRANSFER

Transferring a plan involves several stages, and a number of aspects need to be considered and analyzed throughout the process. We'll make it easier for you by taking charge of the transfer and supporting you every step of the way.



FINANCIAL WELLNESS PROGRAM FOR PLAN MEMBERS

We promote financial wellness by providing plan members with training and objective information on a wide range of financial issues to raise their overall level of financial literacy.



INVESTMENT SUPPORT AND ASSET MANAGEMENT

The performance and governance of the funds offered as part of a pension program are key components. We offer regular investment fund reviews, will make recommendations and will keep you informed about the financial markets.

Our industry-leading solutions draw on in-depth knowledge and expertise in best practices, regulation and governance to build a **pension and investment plan that's in line with your strategic objectives.**

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