

MediDirect keeps employees, and your bottom line, healthy

Benefits packages tailored to fit your corporate budget

Every wise employer knows that a comprehensive and foolproof benefits package is essential for the long-term protection and well-being of valuable staff members.

But it's getting tougher for small and medium-sized businesses to find the specific brand of affordable group coverage to suit their own specific needs. Companies of 250 employees or less are often turned away from the large insurance firms that specialize in group coverage. Or else the terms of such coverage may not fit the particular needs of you and your workforce.

There's only one sensible answer: Call MediDirect. It's a straightforward, fresh approach to corporate health coverage.

MediDirect is Canada's leading health, dental and wellness program provider. Not an insurance company, MediDirect is a third-party administrator that sets up the kind of customized and flexible protection packages that help small to mid-sized employers to:

(a) guard against the rising cost of health-care premiums;

(b) cut or eliminate administrative costs and hassles;

(c) offer their employees personalized benefit options that are tailor-made to meet their specific needs, on a one-to-one basis.

"The keys to success for any company are effective management and allocation of resources, as well as the effective management of risk," said MediDirect President Murray Malley, MBA, Int'l Mgmt CA.

Contented, healthy employees are productive employees. And MediDirect clients report a much lower incidence of staff turnover when benefits are administered via this simple, comprehensive, self-administered and cost-effective solution.

"According to our research, it



Murray Malley, President of MediDirect in Calgary, and Debra Hastings, Manager Corporate, say the company offers flexible plans that large insurance vendors cannot match.

costs employers an average of \$200 a day when a staff member misses a day's work for health reasons," explained Malley.

But by designing your own benefit plan with an assist from MediDirect, you can allow your employees coverage for options such as physiotherapy, acupuncture, psychological assessments . . . any number of pro-active wellness strategies for which more traditional benefit plans simply don't make room.

As Malley puts it: "If the employer gives his employee the flexibility to look after himself, there's much less likelihood of down time because of sickness."

Murray Malley is a well-respected member of the Southern Alberta business community whose high-profile

assignments have included six years of service as chief financial officer for the Shock Trauma Air Rescue Society (STARS).

More recently, Malley has dispensed a high-quality brand of professional and strategic advice that has helped innumerable companies maximize their resources and muscle up their bottom lines. He is also an expert teacher of governance and management techniques.

"I bought MediDirect because I saw a huge opportunity to fill an important need on behalf of smaller companies that face significant challenges in terms of finding a benefit plan that is affordable, while still offering maximum protection for themselves and their staff members," he said.

Because it's a fact. The right kind of health coverage can be good for your company's bottom line as well as good for your staff's wellness and peace of mind.

"As we tell our customers, we don't offer group benefits. We offer a group of individual benefits to the employees of companies that want to provide fair benefits for a fair price," Malley added.

MediDirect can help protect your small or medium-sized company (the plan is particularly effective for companies of fewer than 1,000 employees) from the risk of perpetually increasing costs involved in running a group plan through a large insurance vendor.

This innovative private plan offers the employer a level of budget control, the kind that the big insurance companies can't match.

When you purchase group benefit protection packages, you lose that cost control. The big companies tell you up front exactly how much you'll pay for premiums. Then the cost of those premiums goes up, commensurate with the cost of claims made by all the corporate members within your group. That's how the insurance business works.

But MediDirect lets you set your own benefits budget (a 100-per-cent deductible business expense, by the way) and helps you stick to it.

Under the flexible MediDirect programs, employers can also offer benefits to seasonal or part-time workers while redirecting as much as 50 per cent of their former group premium costs directly to employee benefits.

The increasingly high cost of group insurance premiums is causing enormous frustration for the proprietors of businesses employing from 2 to 250 people.

As a result, some smaller operators, their budgets stretched to the limit, have gone so far as to eliminate benefits entirely.

A more sensible option is to get in touch with MediDirect (403.537.6298 or toll-free: 1.866.234.5162). Malley and his team of specialists will help you devise a customized protection plan to suit your corporate budget. Or e-mail Murray Malley directly at: mmalley@medidirect.ca.