

**Five Reasons Why You Should Compare:**

1. **Paperwork?**  
Ease of administration is not a personal favour – it's our standard.
2. **Pay Direct Drug and Dental plans available:** Your employee simply pays their share of the claim and the balance is sent directly to the Insurer. This eliminates paperwork for the employer and the employee.
3. **Innovation:** Our small-to-medium business program offers benefit enhancements that are unique to the industry.
4. **Integrity: Trust is the cornerstone of our business.**  
As an industry leading third party administrator, BBD is entrusted to accept premiums and handle administration for some of the most respected insurance companies in Canada.
5. **Local service:** The B.I. Services Group, Inc. and BBD are group insurance specialists and are available to assist and advise in the design of your benefit program.

The *Benepac*® group insurance program is distributed by:

The B.I. Services Group, Inc.  
159 West 17<sup>th</sup> Avenue  
Vancouver, BC  
V5Y 1Z7  
  
Henry Chen B.Sc., GBA  
  
Tel: 604.290.8273  
Email: [Benefitsone@Telus.net](mailto:Benefitsone@Telus.net)

Benefits Administered by:

**BBD**  
#500 – 2755 Lougheed Hwy  
Port Coquitlam, B.C.  
V3B 5Y9

Phone (604) 464-0313  
Toll Free 1-800-668-2295

Fax (604) 464-7997  
Toll Free 1-800-667-1336

Email: [info@bbd.ca](mailto:info@bbd.ca)  
<http://www.bbd.ca>



**EMPLOYEE  
BENEFITS  
PROGRAM**

*Benepac*®



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**BENEFITS DESIGNED TO FIT YOUR NEEDS**

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**DENTAL**

- Basic Services (e.g. Checkups, Xrays, cleanings, fillings, etc.)
- Major & Orthodontic Services available; call to see if your group qualifies
- Pay Direct Dental Claims
- Cost Plus coverage available

**EXTENDED HEALTH**

- Prescription drugs: Direct Pay Drug Plan
- Semi-private hospital room
- ParaMed. services (e.g. chiropractors, massage therapy, acupuncture, etc.)
- Worldwide Emergency Coverage
- VisionCare available
- Cost Plus coverage available

**LONG TERM DISABILITY INCOME**

- Income replacement up to age 65
- Plans start after 120 or 180 days
- POSACTIONPLUS included at no charge
- Best Doctors® included at no charge

**SHORT TERM DISABILITY INCOME**

- Income replacement payable up to 17 or 26 weeks
- 1<sup>st</sup> day Accident or Hospitalization option
- 8<sup>th</sup> or 15<sup>th</sup> day Sickness, 17 or 26 weeks

**CRITICAL ILLNESS**

- 18 covered illnesses
- guaranteed issue depending on group size from \$25,000 to \$100,000

**LIFE INSURANCE, ADD&D AND DEPENDENT LIFE**

- Living Assistance Benefit
- Critical Disease included in ADD&D
- Prenatal Benefit

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**A PROVEN SUCCESSFUL PLAN**

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This plan enjoys a solid record of success and has been in effect for over 10 years.

**The Cooperators, Green Shield Canada and Industrial Alliance Pacific Life** underwrite **Benepac®** with the extra bonus of BBDs volume discounts and unique benefit enhancements.

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**LOCAL INDEPENDENT BENEFIT PLAN SPECIALISTS**

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**As independent brokers**, we have our fingers on the pulse of the small group market. We know your needs and we understand that value and quality is important to you and your employees.

**Choice and flexibility** providing deductibles and co-insurance along with cost containment ideas and industry information to assist in sound decision making.

**Ease of administration:** toll-free real person help combined with 24 hour Internet based help & forms availability.

**Work with us and you'll agree:** it's easy to do business with **The B.I. Services Group, Inc.** and BBD.

**Contact Henry Chen at  
604.290.8273 for a NO  
OBLIGATION consultation.**

**Please complete  
and send form to:**

**The B.I. Services Group, Inc.  
159 West 17<sup>th</sup> Avenue  
Vancouver, B.C.  
Canada  
V5Y 1Z7**

**Company** \_\_\_\_\_

**Contact** \_\_\_\_\_

**Phone** \_\_\_\_\_

**Fax** \_\_\_\_\_

**Number of employees** \_\_\_\_\_

**Nature of business** \_\_\_\_\_

**Email** \_\_\_\_\_

**I am interested in additional  
information on the following:**

- Individual & Group RRSP's**
- RESP's, RRIF's & Annuities**
- Tax Free Retirement Income**
- Personal Life insurance**
- Corporate Life Insurance**
- Mortgage Insurance**
- Buy -Sell Insurance**
- Key Person Insurance**
- Disability Insurance**
- Long Term Care**
- Critical Illness**
- Travel Insurance**
- Other** \_\_\_\_\_