

*We know that your time is valuable*

We recognize this fact by promptly issuing accurate quotations, application packages, and administration packages for new groups.

We will also provide you with the necessary support to ensure a smooth enrolment process for your clients.



Benefit from our  
*Ability!*



*MDM Insurance Services Inc.*

Call us to receive a personal introduction to MDM, and an orientation of how we do business.

**CONTACT INFORMATION:**

MDM Insurance Services Inc.  
834 Gordon Street  
Guelph, Ontario  
N1G 1Y7  
(519) 837-1531  
(800) 838-1531  
(519) 836-4909 (Fax)  
[inquiry@mdm-insurance.com](mailto:inquiry@mdm-insurance.com)  
[www.mdm-insurance.com](http://www.mdm-insurance.com)

*Consultant Introduction*

At MDM, we understand your needs as a benefits consultant, and we understand the needs of your clients.

Once you begin working with us, you will discover that our flexible approach to group benefits, coupled with our unparalleled service standards, makes us unique within this field.

We are your *one source* for quotations, claims payment, booklet production, pay-direct card, EDI dental, invoicing, and much more.

Among the many services that we provide, our clients across Canada value:

Online plan administrator and plan member website.

Health and Dental claims are processed within 24 hours.

Direct deposit of claims payments into a plan member's bank account.

Booklets, wallet cards and pay-direct cards are sent out for existing groups within 24 hours of enrolment or notice of change in coverage status.

New groups receive booklets and wallet cards within one week of our receipt of the application package.

Bilingual nation-wide call centre.

No automated phone system during business hours.

Electronic delivery of a plan member's Explanation of Benefits.

Along with the standard group benefits products, we provide the following:

- ▶ Administrative Services Only (ASO)
- ▶ Stop Loss Insurance
- ▶ Health Care Spending Accounts
- ▶ Cost Plus

### Administrative Services Only

ASO enables an employer to cut down on administration costs by providing benefits on a self-insured basis.

Administration Fees are based on plan design, method of administration, size of firm, etc. You will find our fees are the most competitive in the industry.

### Stop Loss Insurance

To mitigate the impact of unexpectedly high claims under a self-insured plan, MDM offers Stop Loss Insurance.

MDM's per individual or per family Stop Loss benefit can be applied to drug claims only, or applied to the entire Health benefit (excluding Out-of-Country).

We offer flexible Stop Loss benefit amounts starting at \$500.

### Health Spending Account

Credits deposited into each employee's Health Spending Account are used to reimburse medical and dental expenses that qualify under the Income Tax Act.

It is a tax-effective program that employees will appreciate for the control they are given on how to spend their credits, and employers will value as a cost containment strategy.

MDM can provide this in connection with your client's group plan, or on a stand-alone basis.

### Cost Plus

Usually provided for incorporated business owners and executives, Cost Plus is a tax-effective way to pay for an individual's claims that are not covered under the group plan.

MDM's Cost Plus administration fee is 5% of the claim amount, with a minimum charge of \$35, and a maximum charge of \$150.