

# Transforming Employee Benefits for Ontario's Growing Businesses

Red Helm Canada delivers fully customized employee benefit solutions that reduce costs, streamline administration, and empower strategic decision-making for small and medium enterprises across Ontario.



# The Employee Benefits Challenge Facing Ontario SMEs

## Rising Costs & Complexity

Traditional insurance structures lock businesses into rigid plans with escalating premiums. Administrative burden consumes valuable HR time, pulling focus from strategic initiatives. Many SMEs struggle with limited transparency into cost drivers and utilization patterns.

Without data-driven insights, organizations face unpredictable renewals and limited negotiating power. The result? Benefit costs that grow faster than revenue, with diminishing value for employees.

## The Strategic Impact

Inadequate benefits packages directly impact your ability to attract and retain top talent in Ontario's competitive market. Employees today expect comprehensive coverage, wellness support, and modern administration.

The challenge isn't just about costs—it's about creating a benefits strategy that aligns with your business objectives while delivering real value to your team.

# A Comprehensive Approach to Employee Benefits

Red Helm Canada partners with Ontario SMEs to design, implement, and manage fully customized benefit programs that balance employee needs with organizational objectives.

## Strategic Plan Design

We analyze your workforce demographics, budget parameters, and business goals to create tailored solutions—not one-size-fits-all packages.

## Full-Service Administration

From employee onboarding to claims management, we handle the entire administrative burden so your team can focus on core business.

## Data-Driven Optimization

Real-time analytics and reporting to provide the insights you need to control costs and reduce reliance on insurance companies



# Comprehensive Benefits Portfolio

We offer a complete spectrum of insurance products, retirement programs, and wellness solutions to meet the diverse needs of your workforce.



## Extended Health & Dental

Comprehensive medical and dental coverage with flexible options for prescriptions, vision care, paramedical services, and preventive treatments.



## Group Life & Critical Illness

Financial protection for employees and their families through life insurance and critical illness coverage for serious health events.



## Disability Insurance

Short-term and long-term income protection ensuring employees maintain financial stability during illness or injury recovery.

## Executive Health Insurance

Enhanced coverage designed for leadership teams with premium medical services and concierge healthcare access.

## Pensions, Group RRSP & DPSP

Tax-advantaged retirement savings and deferred profit-sharing plans that help employees build long-term financial security.

## EAP Programs

Confidential employee assistance programs providing mental health support, counseling, and wellness resources for your entire workforce.

# Alternative Funding Models That Reduce Insurance Dependency

Traditional fully-insured plans aren't your only option. Red Helm Canada specializes in alternative funding strategies that give you greater control over benefit costs while maintaining comprehensive coverage for your employees.



## Health Spending Accounts (HSA)

Tax-efficient accounts that give employees flexibility to cover healthcare expenses not included in traditional insurance. HSAs eliminate insurance premiums while providing predictable, controllable costs for employers.



## Administrative Services Only (ASO)

Self-funded arrangements where you pay only for actual claims plus administration fees. ASO models eliminate insurance company profit margins and risk charges, often reducing total benefit costs by 15-30%.

These alternative models work particularly well for stable, healthy workforces and can be combined with traditional insurance for optimal risk management and cost control.

# Full-Service Administration: We Handle Everything

## Eliminate Administrative Burden

Your HR team shouldn't spend hours managing benefit enrollments, processing changes, or fielding employee questions. Red Helm takes complete ownership of benefits administration, from implementation through daily operations.

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### Seamless Employee Onboarding

Automated enrollment with dedicated support

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### Claims & Inquiries Management

Direct employee support reducing HR workload

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### Ongoing Plan Changes

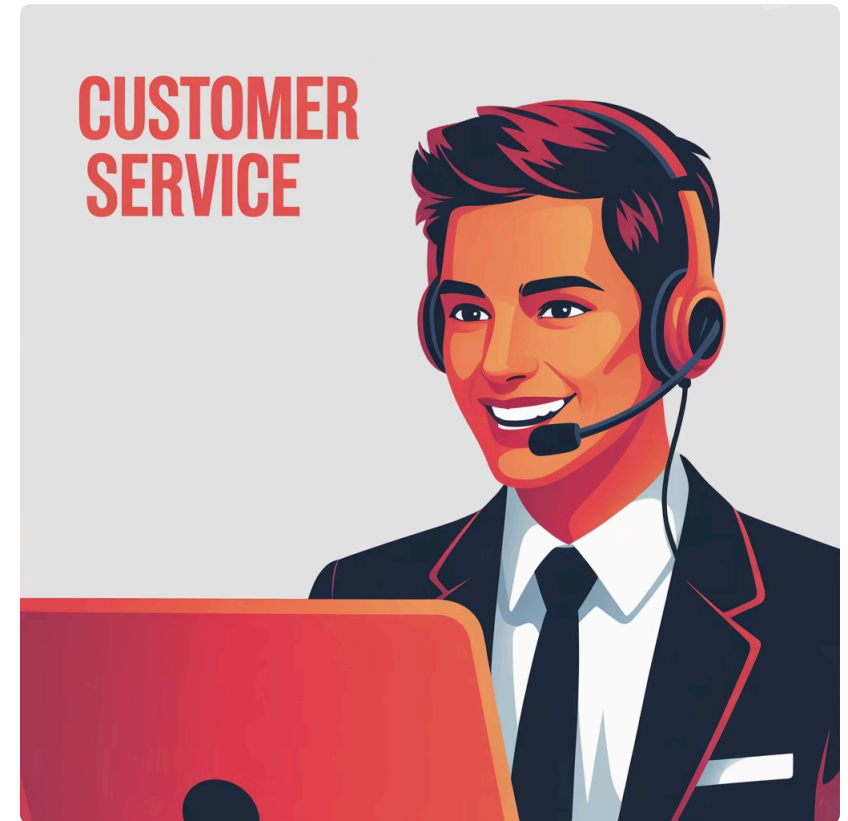
Life event updates and coverage modifications

04

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### Compliance & Reporting

Regulatory adherence and detailed documentation



#### Dedicated Support Team

Your employees get direct access to knowledgeable benefits specialists who answer questions, resolve issues, and ensure smooth benefit utilization.

# Data Analytics & Strategic Insights

Make informed decisions with comprehensive reporting and real-time visibility into your benefits program performance.

## Utilization Tracking



Detailed breakdowns of which benefits employees use most, identifying high-value offerings and opportunities for optimization.

## Cost Analysis



Clear visibility into expense drivers, claims trends, and cost projections for strategic budget planning and renewal negotiations.

## Actionable Recommendations



Data-backed insights and proactive suggestions to reduce costs while maintaining or improving employee satisfaction.

Unlike traditional insurance providers who limit data access, Red Helm provides transparent, comprehensive analytics that empower strategic decision-making. Our quarterly business reviews ensure you always understand your benefits investment and opportunities for improvement.



# Measurable Value & ROI

## The Red Helm Advantage

Our clients typically see significant improvements in both cost management and employee satisfaction within the first year of partnership.

By combining custom plan design, alternative funding models, and data-driven optimization, we help organizations achieve sustainable cost control without compromising coverage quality.

# 25%

### Average Cost Reduction

Through ASO models and strategic plan design

# 40hrs

### HR Time Saved Monthly

By eliminating benefits administration burden

# 90%

### Employee Satisfaction

With streamlined enrollment and dedicated support

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**Beyond Cost Savings:** A well-designed benefits program strengthens your employer brand, improves retention rates, and gives you a competitive advantage in attracting top talent across Ontario's dynamic SME landscape.

# Why Ontario SMEs Choose Red Helm Canada



## Truly Customized Solutions

Every organization is unique. We design benefit programs tailored to your specific workforce demographics, budget constraints, and strategic objectives—never forcing you into standardized packages.



## Strategic Partnership Approach

We're not just a vendor—we're an extension of your leadership team. Our consultative approach ensures benefits align with broader business goals and evolve as your organization grows.



## Complete Transparency

No hidden fees, no surprises. We provide clear pricing, open access to all data, and straightforward explanations of costs and coverage so you always know exactly what you're paying for.



## Deep Ontario Market Expertise

We understand the unique challenges facing Ontario SMEs, from regulatory requirements to competitive talent markets. Our local expertise ensures compliant, market-appropriate benefit programs.

# Ready to Transform Your Employee Benefits?

## Let's Start a Conversation

Discover how Red Helm Canada can help your organization reduce benefit costs, streamline administration, and create a competitive advantage through strategic employee benefits.

### Next Steps:

1. Schedule a complimentary benefits review and needs assessment
2. Receive a customized proposal with cost projections and plan recommendations
3. Experience seamless implementation with dedicated onboarding support

### Visit [redhelm.ca](https://redhelm.ca) to get started

Contact our team today to schedule your confidential consultation with a Red Helm benefits specialist.

