BENEFITS 360
EMPLOYEE BENEFITS PLAN

DEALER-DRIVEN SOLUTIONS CREATED EXCLUSIVELY FOR YOU
"I'm glad Benefits 360 was there for me; I'm sure it saved my life!"

**Randy Dunlop**
Dealer Principal,
Dunlop Sterling Western Star
Lethbridge, Alberta
Making the right decisions at the right time is critical to the long-term success of your business. Here’s one worry-free decision that will save you money and time… choosing the best employee benefits plan!

Backed by nearly 60 years of experience, Benefits 360 protects more than 1,400 new car and truck dealerships across Canada. In all, over 85,000 dealer employees and their family members place their trust in the Canadian Automobile Dealers Association (CADA), Benefits 360 and your Benefits 360 Dealer Trustee Committee.

Your support enhances CADA’s abilities to:
- Help lead and shape our industry
- Advocate on your behalf
- Continuously improve your Benefits 360 Plan

Managed and Monitored by Dealer Principals

Benefits 360 is managed and monitored by a small group of respected Dealer Principals who volunteer their time and energy to serve on the Benefits 360 Dealer Trustee Committee (please refer to the back page for a complete list of members).

Thanks to their dedication and commitment these dealers are continuously looking for ways to enhance and shape the Plan to better suit the needs of all dealers.

“Our commitment is to ensure that Benefits 360 leads the way in providing the best employee benefits plan for all Canadian new car and truck dealers.”

Doug Leggat
Chairman, Benefits 360 Dealer Trustee Committee
Dealer Principal,
Leggat Pontiac Buick Cadillac Ltd.
Burlington, Ontario
Does Your Employee Benefits Plan Support Your Industry?

Dealers Supporting Dealers

When you support Benefits 360 you help fund and strengthen dealers advocacy efforts in areas such as Intrusive Environmental Legislation, Keeping Banks out of Leasing and Tool Tax Relief for Technicians.

It’s a winning formula
Benefits 360 + Security 360 + Savings 360 = STRONGER ADVOCACY

You also help to fund and strengthen industry leadership through initiatives like CADA’s Dealer Satisfaction Index Surveys, Legal Action support and the activities of CADA’s Industry Relations Officer and Chief Economist.

Participation has its Rewards

Benefits 360 is unique; not only is it designed by dealers for dealers, but you become a stakeholder in Canada’s leading employee benefits program for dealers.

Being a stakeholder means that when there is a concern, you can contact your Benefits 360 Dealer Trustee Committee or the experts at CADA for help. It also means that you could receive your group’s share of an investment bonus, which recently resulted in a $600,000 premium holiday to participating dealerships!

It’s your plan...the choice is yours.

Fact:
More than 96% of dealers renew their Benefits 360 Employee Benefits Plan.

* Great-West Life (2007)
Why Would You Choose Any Other Plan?

Benefits 360 offers you more!

✔ Participation in one of Canada’s largest employee benefits plans, with rates and expenses reflecting the significant buying power of CADA - your national association
✔ Exclusive value combined with customizable coverage
✔ A key competitive advantage to attract and retain your best employees
✔ Superior participation experience, backed by CADA advocacy to help you with your concerns and unresolved issues
✔ Key claims control and cost containment features, including drug pooling and deferred reimbursement drug cards
✔ Nearly 60 years of dependability and financial stability supported by leading industry experts in insurance and investments
✔ Ongoing coverage for Retired Dealers, including comprehensive emergency medical travel insurance, exceptional survivor health and dental benefits and a unique Retired Dealers Plan
✔ Drug pooling that limits your financial exposure to drug claims up to a maximum of $7,500 from any one individual, with excess amounts being covered by pooled insurance

…all in a plan backed by the Canadian Automobile Dealers Association (CADA), the Benefits 360 Dealer Trustee Committee and a select group of Advisors.

With CADA’s dealer-driven solutions, your business needs are always top of mind.

Providing benefits to over 85,000 dealer employees and their family members.

“Employee loyalty is a key ingredient in our success. Benefits 360 gives my staff a sense of security, plus rates are very competitive.”

Tony Bastow
Benefits 360 Dealer Trustee Committee Member
Dealer Principal,
Charlotte County GM
St. Stephen, NB
“You may not know how good this coverage is until you need it. Then you’ll see that Benefits 360 puts your needs first.”

Ken Zender
Benefits 360 Dealer Trustee Committee Member
Dealer Principal,
Zender Ford Sales Ltd.
Spruce Grove, Alberta
Looking After Your Interests

Benefits 360 is managed and monitored by CADA’s Benefits 360 Dealer Trustee Committee, who report directly to the CADA Board of Directors. Your Dealer Trustee Committee is supported by the Benefits 360 Associate Advisory Council. This select group of expert employee benefits insurance advisors works with your Dealer Trustee Committee to find ways to reduce benefits costs, and increase value. They also provide insight on new industry developments.

Committed to you

Dealers are supported by a select group of expert Benefits 360 Advisors. Their focus is on serving your unique employee benefits needs and helping you to protect your bottom line.

Dealer-driven business solutions, with expert support

Great-West Life, the Plan’s insurance provider, is one of the largest group benefits plan providers in Canada with a solid history of strength and stability. Great-West is committed to providing CADA, dealers and their employees with high quality products and services. The Group Retirement Services division, a leading provider of group investment savings plans and retirement plans, works with CADA and the Dealer Trustee Committee to deliver the Savings 360 Investment Savings Plan.

Mercer, one of the leading global employee benefits consulting firms and one of the most prestigious investment consulting firms, works closely with CADA and the Benefits 360 Dealer Trustee Committee to offer practical solutions and the highest quality of advice and expertise for plan governance.
Benefits 360 takes care of your employees and offers extra benefits for dealers

Exclusively for Dealers

• **Retired Dealers Plan:** This plan is designed uniquely for retiring dealers and their families. It features:
  1. Eligibility through participation in Benefits 360
  2. Superior out-of-country/province emergency medical coverage, with no medical evidence or pre-existing medical conditions
  3. Flexibility, with 4 different healthcare and dentalcare choices
  4. Other options such as life insurance and accidental death & dismemberment coverage

• **Enhanced survivor benefits:** Also unique to Benefits 360, this feature can provide your surviving spouse continued coverage for life.*

• **Pay-direct drug card:** Dealers and Retired Dealers automatically receive the convenient pay-direct drug card. Your prescription drug claims can be approved and paid right at the pharmacy.

• **Enhanced out-of-country/province emergency medical coverage:**
  Travel with confidence. Our excellent coverage offers:
  1. 100% reimbursement
  2. Coverage for up to 6 months of travel
  3. Comprehensive coverage to a combined maximum of $1,000,000 per incident (Active Plan) or per lifetime (Retired Dealers Plan)
  4. Convenience and protection through travel assistance services

*For Quebec residents: extended survivor health and dental benefits are for a 2-year period only, on a non-premium-paying basis, in compliance with La Régie de l’assurance maladie du Québec (RAMQ) requirements.

(A full description of the Plan’s features and benefits, and any limitations or exclusions, is contained in the Plan materials).

Excellence encourages loyalty. Benefits 360 provides coverage to 49% of member dealer franchises. In 2007, more than 100 dealerships were with Benefits 360 for at least 25 consecutive years. Another 24 have been with the Plan for 50 consecutive years or more!
Preferred plan for dealers and their employees

- **Stop-Loss drug pooling**: This is an important layer of protection against the rapidly increasing cost of drugs. Here’s how it works:

  When prescription drug claims exceed $7,500 for any one person in your plan in a year, the excess claims amount will be excluded from your plan renewal rate calculations. The Benefits 360 Health and Welfare Trust provides reinsurance to assume the financial responsibility for these large claims. This Stop-Loss pooling can help lower your renewal premium.

- **Health expense claims pooling**: This pooling protection reduces your exposure to significant spikes in the cost of your healthcare plan. When non-drug healthcare claims exceed $2,000 for any one person in your plan in a year, the excess amount will be excluded from your plan renewal rate calculations.

- **Pay-direct or deferred reimbursement drug cards**: File paper claims no longer. You can offer employees either a pay-direct drug card or the more economical deferred reimbursement drug card.

- **Flexible termination ages**: Keep more employees covered, longer. Our termination provisions offer more flexibility than the industry standard, so your older employees can be covered for a greater period of time.
Benefits 360 is your complete solution

- **Superior life insurance and AD&D coverage:** Benefits 360 offers more generous life insurance and accidental death & dismemberment (AD&D) coverage beyond age 65 when compared with the industry standard.

- **Out-of-country/province emergency medical coverage:** Coverage for up to 6 months of travel, with no medical questions on enrolment.

- **Healthcare spending account (HCSA):** Now, even the smallest dealerships can benefit from this cost containment feature, usually available only to large groups. An HCSA allows you to offer your employees greater flexibility and choice to spend their benefits dollars where they want. This helps limit your financial commitment and control future rate adjustments.

- **Preferred Vision Services:** You, your family, your employees and their dependants receive a discount of up to 20% on prescription eyewear at many individual providers across Canada.

- **Optional benefits:** Offer more to your employees. Benefits 360 allows employees to purchase additional security and protection for their family. Our outstanding voluntary benefits include additional Life and Critical Illness insurance and more.

**Savings 360:** This premier Investment Savings Program is exclusive to dealers and their employees.

Savings 360 is a professionally-administered Group RRSP and DPSP Savings Plan. Our unique investment structure is designed with Dealer Principals in mind. It also helps attract and retain exceptional employees.

The Plan features:

1. Low investment management fees
2. No dealership RRSP administration fees
3. Ease of administration
4. A tax effective plan that is focused on long-term investments and maximizing returns
5. Managed and monitored by your Benefits 360 Dealer Trustee Committee and CADA
Exceptional service, when you need it

- **Dedicated toll-free helpline number**: One call links you and your employees immediately to knowledgeable service representatives.

- **Fast, efficient claims service**: Our average health and dental claims turnaround is within **5 calendar days**.

- **Regional service offices**: We have disability claims adjudication offices across the country to ensure **local** customer service and an understanding of regional markets.

- **Your feedback matters**: When we say that Benefits 360 is a dealer-driven business solution, we mean it! Benefits 360 frequently surveys dealers on issues such as:
  1. Overall dealer satisfaction
  2. Service delivery
  3. Plan administration and plan distribution

Your feedback is key to the management of the program. We encourage you to bring any unresolved issues or concerns to CADA’s attention.

Free online benefits administration

- **GroupNet™ for Plan Administration**: Control your plan administration with online, real-time access. View your plan and billing information, run reports to analyze your plan’s claims experience and add, delete and update employee information easily. GroupNet is one of the industry’s best online administration packages and helps you control costs and ensure accuracy.

- **GroupNet™ for Plan Members**: Give your employees immediate online access to personalized claims forms, details about their benefits and claims history as well as health and wellness information and more.

In the last 2 years, the Benefits 360 Dealer Trustee Committee has reinvested $1.2 million of investment bonus back to plan participants. As your national association’s dealer-driven plan, we focus on adding value through well managed financial arrangements and lower expenses.
QUALITY COVERAGE WITH OUTSTANDING BENEFITS

Benefits 360 offers a full range of quality benefits products and services, both standard and optional. Compare the summary below with your current plan. For more information, please speak with your Benefits 360 Advisor.

### LIFE INSURANCE

**Basic Life**
You can offer a flat amount of life insurance coverage, or a multiple of up to 5 times an employee’s annual salary, to a maximum of $500,000. Life coverage is a mandatory benefit with the plan. Coverage terminates at retirement.

**Dependant Life**
Dependant Life insurance can be offered to your employees with:
- Employee spouse coverage from $5,000 to $25,000 (in $5,000 increments)
- Automatic coverage for children of 50% of the elected spousal amount

**Optional Life**
Optional Life insurance provides additional optional protection for your employees and their spouses, at low group rates so your employees save.
- Coverage is available in units of $10,000, up to a maximum of $1,000,000 (combined with Basic Life benefits)
- You or your employees can enroll at any time in the employee or spousal Optional Life benefit
- Medical evidence is required

**Accidental Death & Dismemberment (AD&D)**
You can choose to provide your employees with extra financial assistance if they die or are injured as a result of an accident.
- Coverage is offered as a flat amount or in multiples of up to 5 times an employee’s annual salary, to a maximum of $500,000
- In the event of an accident, a lump-sum payment is paid to the employee’s beneficiary, or directly to the employee
- Coverage terminates at retirement

**Voluntary AD&D**
You can also offer optional AD&D coverage to your employees and their spouses:
- **Voluntary Employee AD&D** coverage – choices include a flat amount (available in units of $10,000) or multiples of up to 5 times an employee’s annual salary, up to a $1,000,000 maximum combined with all employee AD&D benefits
- **Voluntary Spousal AD&D** coverage – available in units of $10,000 up to a $1,000,000 maximum

### DISABILITY INSURANCE

**Short-Term Disability**
Short-Term Disability insurance provides coverage for illness or injury occurring on or off the job.
- Co-ordination with workers’ compensation benefits is standard, along with a wide selection of waiting periods, maximum benefit periods and taxable/non-taxable formulas
- First-day hospital coverage is available as an option
- Medical evidence is not required on enrolment, except for late applicants
- Coverage terminates at retirement

**Long-Term Disability**
Long-Term Disability insurance offers protection against illness or injury that prevents an employee from working for an extended period of time.
- A variety of options are available; you choose waiting periods, benefit maximums and taxable/non-taxable formulas for your employees
- A mandatory rehabilitation program and variable co-ordination levels are included
- Medical evidence is not required on enrolment, except for late applicants

**Early Intervention Management (EIM)**
This is a no-cost disability management service available to dealers, to help employees overcome psychological and physical barriers to returning to work. This can be of significant advantage in managing short-term absences and reducing long-term disability costs.
Reimbursement options
You can choose from a number of different reimbursement levels — the percentage of a covered expense that your plan will pay for eligible expenses — ranging from 50 to 100% for your healthcare coverage. You also have a choice of annual deductibles — the amount your employee pays out-of-pocket before reimbursement begins — ranging from no deductible to varying levels of single and family deductibles.

Prescription drugs
The cost of prescription drug benefits plans continues to escalate, due to such factors as an aging population and the introduction of expensive new drugs. The Benefits 360 prescription drug benefit has many features to help you control these costs, such as:
- Drug formularies
- Per-prescription deductibles
- Dispense fee caps
- Variable coinsurance levels
- Generic substitution

Drug cards
You can offer your employees a drug card to help them conveniently manage the purchase and claims reimbursement of covered prescription drugs. You, as a dealer, automatically receive the pay-direct drug card, but you can provide either type to your employees:
- The pay-direct card provides on-the-spot processing of prescription drug claims at almost any pharmacy in Canada. There is no need to submit claims forms or wait for reimbursement.
- With the deferred reimbursement card, the employee pays the full cost of the drug at the pharmacy at the time of purchase; the pharmacy submits the drug claims to Great-West Life electronically for reimbursement to the employee, saving the employee the extra step of filling out and mailing in a claims form.

Out-of-country/province emergency coverage
Emergency medical coverage is an important consideration when traveling, especially since government plans may limit the amount they pay for health and medical costs incurred outside Canada.
- This coverage can help address the need for extra medical insurance for personal or business travel
- Coverage includes emergency hospital services and supplies, physicians’ fees and travel assistance, and provides you and your employees with an assistance service centre that operates 24/7 every day of the year
- Expenses are reimbursed at 100% to a combined maximum of $1,000,000

Paramedical practitioners, private-duty nursing and medical supplies
Benefits 360 offers all these benefits to you and your employees, with variable coverage maximums. You can choose a full range of paramedical practitioners to include in your plan.

You can choose to offer visioncare as part of your Benefits 360 coverage with a choice of variable coverage and amounts. All employees also receive the Preferred Vision Services discount of up to 20% off eyewear from many Canadian providers.

You can choose to offer 1 to 3 levels of dentalcare with flexibility within each option:
- Basic dental coverage (preventative and maintenance services)
- Basic dental coverage and Major Restorative services
- Basic dental coverage, Major Restorative services and Orthodontic services

You can choose to offer a number of different reimbursement, deductible and maximum levels to suit your specific needs. Coverage terminates at retirement.
Critical Illness
You can offer your employees and their dependants Critical Illness insurance. This benefit allows employees who become critically ill to focus on recovering and managing their illness. This benefit:
• Covers several common major conditions: heart attack, stroke, coronary artery bypass surgery and life-threatening cancer
• Provides a lump-sum payment to be used however the individual desires
• Is available to employees from $20,000 (additional coverage is available in units of $10,000) to a combined maximum of $150,000
• Is available to spouses (flat amount of $10,000) and dependant children (flat amount of $5,000)

Enhanced Critical Illness
You can also offer Enhanced Critical Illness insurance to help your employees increase their family protection. The Enhanced Critical Illness benefit covers a broader list of medical conditions.

Healthcare Spending Account (HCSA)
The Benefits 360 plan allows you the choice to offer a Healthcare Spending Account for your employees. An HCSA is like a bank account that is set up annually with a set number of credits for each employee, to reimburse them for out-of-pocket health expenses. There is an extensive list of expenses that qualify for a medical expense tax credit under the Income Tax Act. Some examples include:
• Services provided by a licensed medical practitioner, dentist or nurse
• Visioncare services
• Medical and dental services provided at a public or licensed private hospital
• Medical equipment and devices
• Prescription drugs

Employee Assistance Program (EAP)
You can make an EAP benefit available to your employees to help them deal with the stress of life and maintain greater productivity at work. The EAP benefit provides employees and their family members with a full range of confidential counseling and information services to help them resolve personal issues and address health and wellness concerns.
An EAP can link your employees to helpful counseling and services to help them with issues such as:
• Stress management
• Family support services
• Nutrition
• Legal consultation
• Smoking cessation
• Financial consultation

Research suggests that the absenteeism rate among full-time employees increased from 7.4 workdays in 1997 to 9.6 workdays in 2005 for reasons of illness, disability, or other personal and family demands.* An EAP program can be an effective way of helping to reduce absenteeism and disability among your employees.

Best Doctors® Service Card
Having the best medical knowledge for any important healthcare decision can make a critical, even life-saving difference. Through Best Doctors, employees and their local doctors will have immediate access to the latest technologies, the opinions of world class specialists and clinical guidance. Best Doctors can also suggest the most effective treatment plan by drawing on a global database of 50,000 peer-ranked specialists.

Benefits may be insured by or administered by Great-West Life or may be administered by a third-party or parties. Please contact a Benefits 360 advisor for more information.

* Statistics Canada (2005)
MAKE THE RIGHT CHOICE

If you are one of our 1,500 Dealer Principals already enjoying the rates, coverage and service of Benefits 360, we thank you. Help us spread the word and make this program even stronger.

If you have yet to switch to Benefits 360, consider the value of a dealer-driven employee benefits plan with the flexibility to work for you.

✔ CADA and the Benefits 360 Dealer Trustee Committee at your service
✔ Retired Dealers Plan
✔ Enhanced survivor health and dental benefits
✔ Superior out-of-country/province emergency travel medical coverage
✔ Pay-direct and deferred drug cards
✔ Stop-Loss drug pooling
✔ Cost containment features
✔ High-quality plan and investment consulting and administration

Put Benefits 360 to work for you, your family and your employees. Contact CADA today at 1-800-463-5289.

It’s a winning formula
Benefits 360 + Security 360 + Savings 360 = STRONGER ADVOCACY
MORE INFORMATION?

Your main contact for more information on Benefits 360 is David Keller at CADA Tel: 1-800-463-5289 x233. Email: dkeller@cada.ca; your Dealer Trustee Committee members are also available to assist you.

Benefits 360 Dealer Trustee Committee

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This brochure is provided solely for the purpose of explaining the principal features of the Benefits 360 Plan. All rights with respect to the benefits of participants covered under the Benefits 360 Plan will be governed by the group contracts issued to the Canadian Automobile Dealers Association, as the trustee of the Benefits 360 Health and Welfare Trust, by The Great-West Life Assurance Company. If there are variations between the information contained in this brochure and the provisions of the group contracts, the group contracts will prevail.