

# THE SARC BENEFITS PLAN

The SARC Benefits Plan has been in place for over 25 years providing our Members with affordable and customizable employee benefits packages thanks to group size negotiating leverage. SARC administers group benefits plans on behalf of 60+ community-based organizations as well as an additional benefit plan for SARC/SARCAN Recycling employees.



**94**  
DIVISIONS

**1,900+**  
EMPLOYEES



**Sun Life**

**SERVICE  
PROVIDER**

## FEATURES:

Customize the plan to suit your needs, including the ability to create tiers of different coverage for different segments of your organization.

### BASE PLAN

- ✓ BASIC LIFE INSURANCE
- ✓ OPTIONAL LIFE INSURANCE
- ✓ ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)
- ✓ LONG-TERM DISABILITY (LTD)
- ✓ SINGLE DENTAL

### ADDITIONAL COVERAGE AVAILABLE

- ✓ SHORT-TERM DISABILITY
- ✓ FAMILY DENTAL
- ✓ SINGLE HEALTH
- ✓ FAMILY HEALTH
- ✓ DEPENDENT LIFE COVERAGE
- ✓ LUMINO HEALTH VIRTUAL CARE
- ✓ HEALTH CARE SPENDING ACCOUNT (HCSA)

## WHY JOIN SARC'S GROUP PLAN?

- Strong negotiation position in rate renewals
- Economies of scale of insurer expenses – the larger a group size, the lower the expenses required by the insurer to administer the benefits program, which means less premium is used to cover administrative expenses – SARC does not receive any compensation as part of these administrative expenses
- Better coverage levels – coverage like Basic Life and LTD are eligible for higher maximums, since the risk can be spread over more people
- Sharing risk saves money – larger groups have access to more options and can share the risk, which results in lower costs

## HOW TO JOIN?

Contact Edith Crespin, Senior Manager, Human Resources, at [ecrespin@sarc.sk.ca](mailto:ecrespin@sarc.sk.ca)