

All the benefits. No stress.

Employee benefit plans, administration and service for extended health, dental, life insurance, disability, RRSP, and more.

Why have an employee benefit plan?

- A tax effective way to take care of talented staff
- Promote employee health & productivity
- Support family health



Group Benefits

Taking Care of ABLE BC Members,
Employees & Families



solid group plans made simple

Contact Us

PHONE 604-980-6227
TOLL FREE 1-800-432-9707
FAX 604-983-2935
EMAIL info@jbenefits.com
WEB www.jbenefits.com
QUOTE ABLE.insurance@jbenefits.com

Big Benefits For Small Business

- Available to all ABLE BC members
- Pool with members for great rates
- Solid base plan you can customize
- Managed administration
- Dedicated support team

Benefits designed for ABLE BC members and their employees

ABLE BC has long partnered with Johnstone's Benefits to bring ABLE BC members access to benefits that provide comprehensive coverage for you and your employees. We know the challenges your business faces as a member of the private liquor industry in BC. We are pleased to offer affordable options for organizations of any size.

Establishments with as few as three employees can gain leverage by pooling with other ABLE BC members

From owner-operator establishments with a single location to large holding companies with a portfolio of businesses, everyone has access to a comprehensive benefit plan that leverages the ABLE BC network for flexibility, great rates and terms and conditions that are not offered to individual companies.

Johnstone's Benefits. Your group benefits department.

With Johnstone's Benefits, you have a dedicated team to call on for support at any time. From administration and claims assistance to insurer negotiation, we have your back.



Request
a Quote

ABLE Members

For more information and to request a customized quote for your company, call: **1-800-432-9707** or email **ABLE.insurance@jbenefits.com**

Comprehensive Coverage

Extended Health

A supplement to MSP, including 70-100% reimbursement for paramedical services, prescription drugs, and various options for vision care.

Life Insurance

Basic coverage starting at \$25,000 with coverage for spouse and child also available.

Accidental Death & Disablement (AD&D)

The unexpected and unfortunate can happen. Get protection in the event of death or loss of mobility, limbs, sight or hearing resulting from an accident.

Customize your group coverage

Optional add-ons for your basic group benefit plan:

Dental Care

Choose reimbursement levels from 80%-100% for basic and restorative dental work. 50% coverage for major restorative services.

Employee & Family Assistance Plan (EFAP)

EFAP provides you with completely confidential, professional counselling for a broad range of personal and family issues.

Health Spending Account (HSA)

Employer contributions to cover medical and dental expenses not covered by the benefit plan.

Long term Disability (LTD)

Income replacement to a maximum of \$5,000 per month when an approved disability causes absence from work longer than 17 weeks.

Critical Illness (CI) Insurance

Select units of \$25,000 to \$100,000 for employee and spouse.

Registered Retirement Savings Plan (RRSP)

Easy to set up and manage, access to over 40 funds, low investment management fees and solid returns.