



## TotalGUARD AHLA EMPLOYEE BENEFITS PROGRAM

### More Insurance Premium Savings for AHLA Members

Group Insurance Solutions, in partnership with the Alberta Hotel & Lodging Association (AHLA), is proud to offer AHLA members access to the TotalGUARD Employee Benefits Program. We understand that in today's competitive job market, having a dependable and affordable Employee Benefits program is critical to attracting and retaining employees. Regardless of whether or not you currently have an Employee Benefits program in place, TotalGUARD can help save you premium dollars.

### Features & Enhancements:

- **PREMIUM SAVINGS** – members will receive an immediate savings off existing premiums for equivalent coverage.
- **RATE STABILITY** – stability is generated by spreading claims over the entire pool.
- **PROGRAM FLEXIBILITY** – member properties will now have many different coverage options to choose from.
- **PAY-DIRECT DRUG/DENTAL CARD** – all insured persons will receive this automatic payment card, which is like a credit card that insured persons can use for their drugs and dental services, to prevent having to pay up front and then applying for reimbursement.
- **ONLINE ADMINISTRATION** – plan sponsors can conveniently perform many administrative functions online.
- **DEDICATED CUSTOMER SERVICE** – each AHLA member will have a dedicated customer service representative to assist them.



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## About Group Insurance Solutions:

Many members may already be familiar with Group Insurance Solutions through the successful implementation of the Hospitality Insurance Program, which presently insures over 1,200 member property locations.

Group Insurance Solutions works in partnership with many independent Canadian businesses, Associations and Buying Groups to find better ways to manage insurance programs with greater financial and administrative efficiencies. The result is we are able to provide service more efficiently than the traditional broker-insurance company model.

## About TotalGUARD:

TotalGUARD is our proprietary Employee Benefits Program, which presently provides comprehensive life, health and dental plans to over 1,300 independent Canadian businesses. Through TotalGUARD, we provide the product and all related services such as invoicing/billing, production of booklets, day-to-day administration, analytical support, new business sales, and ongoing service support. With all these services under one roof, TotalGUARD is unique and economically superior to the traditional method of purchasing Employee Benefits coverage.

We are confident that TotalGUARD's many economic and administrative efficiencies will result in AHLA members not only realizing immediate premium savings but also, and more importantly, long-term rate stability. TotalGUARD will help your effort to attract and retain employees, creating a more efficient and productive work force.

**For more information  
respecting the AHLA  
Employee Benefits Program,  
please contact:**

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