

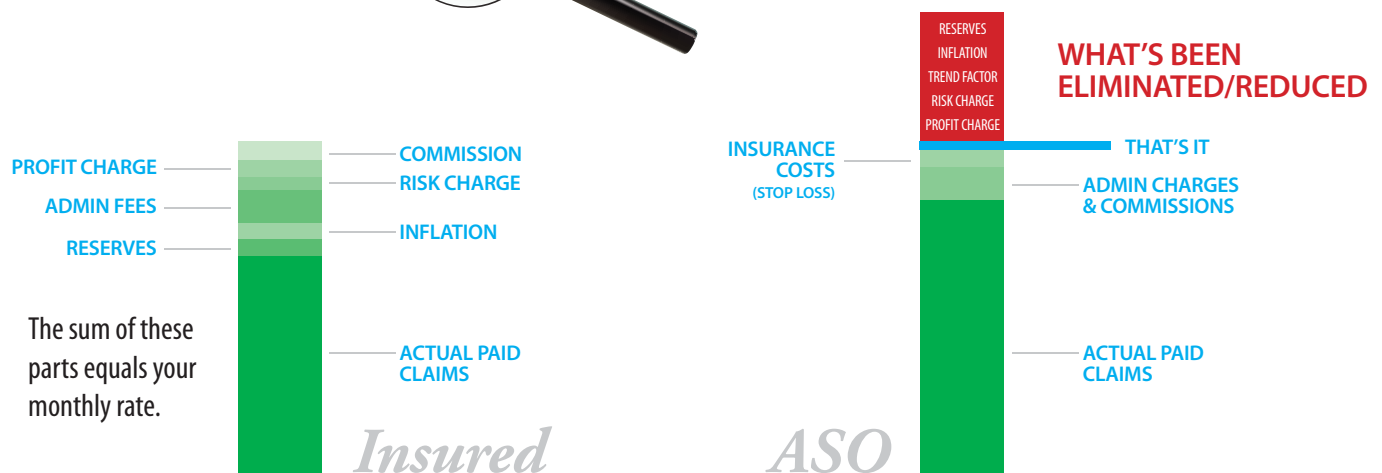
# GROUP BENEFITS...EXPLAINED

## Save 12% - 15%

Annually and Continuously on your Extended Health and Dental Plan

## Insured vs. ASO

Let's have a *look* at just a few differences...



An *Administrative Services Only* program is otherwise known as an **ASO** or *Cost-Plus* plan.

- **No Reserves** are charged to the plan
- **No Trend** is charged to the plan
- **No Inflation** is charged to the plan
- **Reduced Fees** are passed to the customer
- **Fees Guaranteed** for three years
- **Drug Card** is included in the fee structure
- **Electronic Claims** processing of dental claims
- **Direct Deposit** to employees' accounts for paper claims

## The choice is yours.



1.855.561.1177



quote@mwfs.ca



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