

# EMPLOYEE HEALTH AND DENTAL BENEFITS

## Designed Specifically For The CCA



### GROUP BENEFIT SAVINGS WITH CALGARY CONSTRUCTION ASSOCIATION MEMBERSHIP

The Calgary Construction Association has partnered with PROGRAMMED INSURANCE BROKERS INC. (PIB) to bring CCA members significant savings on their Employee Health and Dental Benefit plans.

## Custom Plan Designs, Competitively Priced

PIB offers a full range of benefits to customize a plan that fits both your budget and the needs of your employees.

We have the ability to group multiple insurance providers, in many different ways to craft a plan that is unique to you.

Whether we are matching your current plan or designing a new one, CCA members benefit from volume discounts.

Life Insurance  
Accidental Death and Dismemberment  
Dependent Life  
Short-term Disability  
Long-term Disability  
Prescription Drug Plans  
Practitioner coverage  
Hospital coverage  
Vision Care  
Travel Insurance  
Dental Care  
Critical Illness  
Medical Second Opinion  
Employee Assistance Plans  
Health Spending Accounts

### THE ADVANTAGE OF GROUP BUYING POWER

Your company can be part of this large association plan and pay lower premiums because of the collective volume of CCA members, leveraging the group size in exchange for discounts.



Craig Dougan, CFP, CLU

**PROGRAMMED INSURANCE  
BROKERS INC.**

203-506 71 Avenue SW  
Calgary, Alberta T2V 4V4

Tel. 403-771-0429  
Craig.Dougan@pib.com

[www.pib.com](http://www.pib.com)

Programmed Insurance Brokers Inc., is a multi-line insurance and financial services agency that was formed in 1980 to provide Group Insurance, Life Insurance and Retirement programs to one major account - Home Hardware Stores Limited. From those humble beginnings, with only a handful of employees, PIB and its affiliates have grown steadily, and today have over 275 staff working across Canada. Specifically, their relationship with Home Hardware has given them a comprehensive understanding of group benefit needs within the industry type. Their head office is located in Ontario, however, with branch offices in Calgary and Edmonton, they are able to effectively service an Alberta client base.





**PROGRAMMED INSURANCE  
BROKERS INC.**

Health and Dental Benefits are part of a complete employee compensation package and can be an important factor in employee retention. We offer a full range of market options to customize a plan to fit both your budget and the needs of your employees.

PIB has the distinct advantage of partnering with multiple insurance providers to offer a comprehensive, flexible and cost-effective employee benefits program. We have the ability to group those providers, in many different ways to truly craft a unique solution to meet your unique needs.