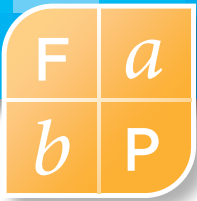


More benefits than you planned for.



FEDERATION ASSOCIATION BENEFIT PLAN

The Federation Association Benefit Plan (FABP) has been successfully serving member agencies in the community social services sector since 1983, through Schmunk Gatt Smith & Associates, in partnership with the Federation of Community Social Services of BC.

The FABP is the longest standing fully insured plan, underwritten by Pacific Blue Cross, BC Life and RBC Insurance. It provides social services organizations with the most comprehensive employee benefits – at rates unequalled in the sector.

These strong relationships provide long-term rate stability – that's peace of mind.

In business since 1975, Schmunk Gatt Smith & Associates knows its way around benefit plan initiatives. We've developed and customized plans for both unionized and non-unionized agencies. We understand that a benefit plan doesn't really feel like much of a "benefit," when it comes

with a whole bunch of headaches. So as we've grown, we've maintained that personalized service – meaning there's a person on the end of the line when you call, ready to set up a meeting with a dedicated advisor.

The Federation Association Benefit Plan includes:

- Basic Life Insurance
- Accidental Death & Dismemberment
- Dependent Life Insurance
- Long Term Disability
- Short Term Disability
- Critical Illness
- Extended Health Care Plan
- Dental Care Plan
- Employee Assistance Program
- Early Intervention Plan
- Claims Review Committee
- Rehabilitation Review Committee

Schmunk Gatt Smith & Associates have been representing our agency for several years, providing a fully satisfactory group benefits package for our employees. We appreciate the exceptional service and look forward to continuing our business relationship, confident that our employees' health and welfare benefits are well taken care of.

BILL DARTNELL, Executive Director
Langley Community Services Society

Our recent transition of our union division over to the FABP turned out to be a lot easier than we thought it might be, thanks to the personalized attention we got from Schmunk Gatt Smith & Associates! Our representative anticipated all our needs and answered our questions patiently and thoroughly. We couldn't have asked for better service.

Thanks so much for all your help!

JOHN BELFIE, Executive Director
North Okanagan Youth & Family Services



THE FEDERATION
of COMMUNITY SOCIAL SERVICES of BC





FEDERATION ASSOCIATION BENEFIT PLAN

Online Administration Streamlines the Paper Trail

FABP has partnered with Benefits by Design (BBD) to provide online administration services for its members, regardless of size. BBD is a national presence with a local BC office and over two decades of experience in administering employee benefit plans.

Through BBD, you will conveniently and securely access information such as consolidated billing statements, plan design and rates, basic employee information and prior invoices. Routine administrative tasks are performed either online, or through conventional paper-based methods – that's flexibility! The focus is on simplifying your life and saving you time and money, with a high level of service and **at no additional cost.**

Addressing Your Disability Claims Management Concerns

Early intervention for ill or injured employees has been proven to be **the most effective way to reduce LTD claims, employer costs and premiums.** Acclaim Ability Management is the FABP provider of choice for their Early Intervention Plan (EIP). This plan is a collaborative and consensus-based program that assists employees to return to work in a safe and timely manner. The employee is ensured of privacy and confidentiality, while participating in the optimum program to facilitate return to work. Together with the FABP Employee Assistance Program (EAP), employees and their families receive crucial support. It's all part of our commitment to provide the most comprehensive plan that specifically addresses the concerns of the social services sector.

Additional Services You'll Enjoy

CUSTOMIZED, VIABLE SOLUTIONS whether your agency is 5 or 500 people – Schmunk Gatt Smith & Associates takes a personal approach to your needs. Our experienced and dedicated associates have the flexibility to match your current benefits or create a new plan, with the ability to manoeuvre quickly to get it in place.

EASE OF TRANSITION your plan is easily converted. We'll hold benefit meetings for employees and employers, and you can count on personalized support before, during and after the transition. Whatever it takes.

WCB CLAIMS MANAGEMENT AND MSP ADMINISTRATION another key way your administrative tasks are reduced, freeing up your valuable time.

TOLL FREE CLAIMS ASSISTANCE your representative is only a call away, and no long distance charges!

To explore the many ways Schmunk Gatt Smith & Associates can assist you with your decision in changing providers, call 1-888-533-9813 and speak with one of our representatives. We're here to help.



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