



CALIGIURI FINANCIAL
GROUP INC.

At the Caligiuri Financial Group, we are committed to providing our clients with the most comprehensive value-added benefits consulting service in Western Canada. As your Employee Benefits consulting organization of choice, you can expect that we will ensure your employee benefits plan achieves its true potential.

Here is our service promise:

Proactive approach to managing all aspects of your benefits program

It means not settling for what has been done or the status quo. It flows from our passion for providing our clients with the best possible outcomes. It is about asking how? It is about saying what if? It also means never being surprised at renewal time.

Comprehensive industry surveys to ensure that your employee benefits program is the best one for you based on your organization's unique needs

Shopping the market for competitive quotes and dealing with administrative problems are only two aspects of the service you should be receiving from your existing insurance broker/consultant. Through proper analysis, extensive claims management education and detailed quarterly reporting, CFG can help you proactively choose and manage your plan so as to get the most value from your plan design in the most cost-effective way possible.

Detailed quarterly review of claims and exclusive access to the CFG Claims Management Program

Proactive claims management is the single most important factor in controlling plan cost. As claims this year will directly affect premiums next year, many people don't realize that approximately 80% of the cost of their benefit program today could be controlled based on proper claims management in the past. At CFG, we believe that our exclusive CFG Claims Management program™ is critical to helping our clients identify, manage and develop strong claims management practices and strategies. Our highly specialized consulting service allows employee benefit plans to be an attractive, cost-effective opportunity for both employers and employees.

Comprehensive review of client portfolio, structure and funding of benefits

Far too often, benefit plans are established and then never reviewed. The industry standard practice is for a broker to quote and recommend the same plan design year after year. This approach only works if the current plan is the right fit and design. The reality exists that prevailing economic conditions, benefit claiming patterns, employee retention, competitive pressure and the labour market are all correlating factors to consider when evaluating benefits. Our approach dispels the "cookie cutter" design concept and helps clients truly design a plan that fits with their needs today yet is flexible enough to build the foundation for their business plan in the future.

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Effective communication to all plan constituents

Effective communication begins with every new employee. We will work with you to ensure that your plan is truly part of your value proposition as an employer. When an employee is added to your plan, you can expect that we will arrange a one-on-one meeting that allows the new employee to fully understand the technical workings of their plan while educating them on how to responsibly lever the benefits. Our goal is to create a 3 way partnership to insure the sustainability and quality of the plan on an ongoing basis.

Customer service and administrative support

We believe that it is our job to deal with the insurance carriers and to provide you with answers without delay. It means you'll never have to wonder if anyone is really following through on your claim, billing or administration problems. We know that our clients are busy individuals so administrative accountability begins and stops with us.

Employee education programs

If benefits are a form of compensation, to what degree do your employees appreciate, value, and understand the plan that your organization has in place? Through employee workshops facilitated by industry experts, the CFG works to help employees increase their overall productivity through engaged wellness and gain greater appreciation of their unique role in claims management.

Exclusive access to CFG Strategic Partnerships Program

Through strategic relationships we have formed in the community, CFG is able to provide employers and employees a suite of products and services that range from workplace wellness programs that help to control long term costs to direct employee discounts.

Solution oriented processes designed to address short and long term objectives

What is the current state of your benefit program? What do you see happening in the future? How can we help you address the gap between the current and desired state of your benefits? It has been proven that success in all endeavours depends on a systematic approach and disciplined execution. The CFG will help you formulate your employee benefit strategy and be there to ensure your success.

Complimentary referral service for employees to access personalized financial planning services

The CFG can assist your employees in developing personalized financial security plans. Through a consultative process, we help your employees to address their insurance, retirement and investment planning concerns. A quality employee benefit plan always serves as the springboard for developing a successful long term financial strategy.