

Tailored Group Benefits for Your Business



About PIB

Founded in 1980, Programmed Insurance Brokers (PIB) provides comprehensive insurance and investment solutions tailored to business owners, employees, and organizations across Canada.

In 2023, we partnered with Navacord, one of Canada's leading national brokerages, further strengthening our expertise in group benefits, wealth management and personal & business insurance. This partnership enhances our ability to deliver customized coverage through national carrier relationships.

At PIB, **Client First is more than a value—it's our commitment.** We prioritize your needs in every decision we make. Let us show you the difference.

Value of Group Benefits

For Employers

- Attract and retain top talent
- Enhance employee satisfaction and productivity
- Foster a positive workplace culture
- Demonstrate commitment to employee well-being
- Gain potential tax advantages

For Employees

- Access to essential healthcare coverage (medical, dental, vision)
- Financial protection through disability and life insurance
- Reduced out-of-pocket medical expenses
- Support for overall wellness and peace of mind
- Increased job satisfaction and loyalty

Group Benefits Attract and Retain Employees*

- **80% of Canadian employees** consider a small - medium sized employer's health benefits before accepting a new role.
- **40% of employees** said they'd choose health benefits over a raise. Among these employees, half said they'd rather have health benefits than a \$10,000 raise.

*Source: Benefits Canada Survey (Oct 2023)

Connect with one of our Group Benefits Consultants to explore the various options from auditing your existing plan to building a customized solution that meets your business needs.

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PIB OFFERS FULL-SERVICE PROTECTION FOR ALL YOUR INSURANCE & WEALTH MANAGEMENT NEEDS



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