



THE JOURNAL

solid group plans made simple

THE 'RIGHT' BENEFITS PARTNER

Looking forward to 2022, a reflection on our long history

As we look forward to 2022, it seems like the right time to reflect on and share our story, and consider how our service model has and continues to hold an important piece of the group insurance market.

Established in 1983 by Ralph Johnstone – 39 years ago! – Johnstone's Benefits has been built upon long-term relationships with our clients who trust us to operate in their best interest and rely on our ongoing services. Over the years, we have worked with hundreds of clients in a variety of industries including mining, forestry and technology sectors. We bring service to insurance. Ralph's original mission statement was "to treat each client like they are our only client". His vision, lives on today not only in his daughters Linda and Shelly but throughout the entire organization. It shows through our ongoing service model approach which best suits the challenges of small and medium business owners. For such clients, we effectively act as their human resources and benefits department, and strive to live up to our service mantra "We've got this."

Our service model works! We listen!

We are benefits consultants, brokers and third-party administrators. As an independent, non-biased advisor, we offer flexible, seamless, customized benefits plans, assisting our clients to establish the best benefits coverage for their organization using the best insurers or other providers for specific benefits.

Our focus of in-person support is backed up by strong benefits administration technology. Our systems were designed to fit our clients' needs, based on listening to our clients. We offer the ability to administer multiple insurers on one monthly invoice to offer the 'best' plan providers, universal employee enrolment to ensure 'no hassles' if you change insurers, along with electronic data integration between our clients and their insurer(s). Our model continues to reflect what clients told us back in 1983, what caused them 'pain', has been updated along the way to your 2022 service and system expectations.

We understand how group benefits fit your business

We are a small business. We understand the pressures of becoming and remaining a strong small business. Managing expenses is important. Resources are limited. It's important for you, as a small business, to understand the return on investment (ROI) for your group benefits program – attraction and retention of quality and knowledgeable employees – who make 'your' business successful!

THE JOHNSTONE'S ADVANTAGE

Our mission is simple:
Treat each client as if they were our only client.

Our value is clear:
We are completely independent. We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization, and flexibility to meet all of your company's benefits needs. And we make **solid group plans simple.**



With a properly designed benefits program, aligned to your business objectives, you can tax-effectively compensate your employees. You become an employer of choice. And with a good employee communication strategy, your employees will in turn be more productive, as they feel more confident they have coverages for themselves and their families “in case”.

Expected group benefits trends

We know what has worked over the past 39 years – but how will Johnstone’s Benefits stay relevant in the next ten years and beyond?

We continue to stay informed of industry and legislative changes and trends, and are involved on behalf of our clients.

Johnstone’s Benefits is a proud member of the Third Party Administrators Association of Canada (TPAAC), which is a common voice of TPA’s to the insurance industry and the various provincial and federal government regulatory bodies.

Many industry experts believe that total compensation will be modernized further, becoming more relevant, responsive and flexible to individual needs and priorities. In a recent Benefits Canada magazine, Dawn Noordam, senior director of health and benefits consulting at Willis Towers Watson, was quoted as likening this trend to a retail shopping experience, much in the same context as flexible benefits have been the past several years.

Johnstone’s Benefits’ systems and access to the broad spectrum of insurer products and systems are already in place. Assuming employers will pay for the basics, such as health benefits and insurance, employees will personalize their package with dollars for such programs we already offer our clients – health-care spending accounts, group savings and pension plans such as group RRSPs, group TFSAs, protection programs such as additional life insurance, critical illness, individual disability, and accidental death and disablement plans.

We know COVID-19 has created added challenges for small and medium sized businesses. Many are looking at their benefits package and perks to ensure they can compete in a competitive and increasingly demanding labour market to attract or retain employees who can now work from home or more flexibly than in 2019, many employers are realizing work-life balance, mental health and benefits as we described above are important to employees.

We partner with our clients who are never a number to us

Our ongoing success remains building the client services, relationships and trust that was created for our original business model. You explained what you needed and we have continued the ‘Johnstone can do’ mantra, your ongoing suggestions and technology advancements have all made us better and more responsive to your needs.

In 2022, Ralph’s vision is still our advantage. Our service model aligns perfectly to clients who are keen on cost-effective, personalized, simplified, sustainable services with a benefits partner who understands ‘your’ business isn’t benefits, but understands how benefits and our services can help your business.

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JOHNSTONE’S JOURNAL is published monthly and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies and share with your employees.

