



AGA
BENEFIT
SOLUTIONS

AGA
+PLUS



AGA, YOUR TRUSTED ADVISOR

Mindful of the evolving needs of small, medium and large businesses, AGA Benefit Solutions is constantly innovating to offer services that meet the needs and budgets of businesses and their employees.

As an employee benefits company, AGA develops and administers customized group insurance and group retirement savings plans. We offer each of our clients the plan they're looking for, one that's simple and easy to manage so they can recruit, motivate and retain human capital more effectively with an attractive benefits package.



THE TPA/TPP MODEL: MORE FOR YOUR BENEFIT DOLLARS

AGA is one of the leading third-party administrators (TPA)/third-party payors (TPP) in Canada. When it comes to group insurance, the term TPA/TPP refers to the fact that a third party (other than the insurer) is entrusted with the administration of a plan, which includes:

- **billing of premiums**
- **management of member data (addition, termination and changes to records)**
- **claims payment**
- **customer service**

At AGA, our TPA/TPP solution is delivered through **our AGA +PLUS service** – designed to meet the needs of all types of businesses and employers of every size. By appointing a TPA for your group insurance plan, switching insurers if needed becomes simple, allowing you to take advantage of **consistently competitive rates**. Even when you make changes, employees continue to deal with AGA for online claims, pay-direct cards and communication – **making the transition seamless to them**.

ONE PLATFORM. LESS WORK. MORE VALUE.



MORE Flexibility

AGA selects **the best insurer for each type of coverage you want**, rather than one insurer for all your coverage. As the trusted partner of Canada's leading insurance companies, we can administer group insurance plans and pay claims on their behalf. And it's all on one invoice!



MORE Savings

We can negotiate **the best rates thanks** to our strong purchasing power with insurers.



MORE Simplicity

You'll benefit from a **high-performance technological platform** featuring intuitive, user-friendly member and administrator portals.



MORE for Your Employees

We can also add **specialized providers to enhance your benefits**, such as a virtual clinic, an employee and family assistance program (EFAP), critical illness insurance, travel insurance, etc.



MORE Control

Because we reimburse claims directly, we can analyze your group's experience in detail and recommend **MORE ways to save that are specific to your situation!**

To learn more and watch a video about AGA +PLUS:



For your employees

- **Pay direct card** for prescription drugs, dental care and certain healthcare professionals
- **Online claims submission** with a simple photo of the receipt
- Electronic claims processing **within 48 hours** and reimbursement via direct deposit
- Fast, efficient Customer Care team, with **real humans on the phone**

For you

- **Cost stability:** always the most competitive offers without the hassles of change
- **Long-term plan flexibility** tailored to your organization's needs
- **Simplified administration** for operations & HR
- Seamless and consistent **employee experience**

OUR PROMISE: THE BEST OF PEOPLE AND TECHNOLOGY



Montreal ■ Quebec ■ Toronto ■ Edmonton ■ Calgary ■ Vancouver

aga.ca