

Looking for **one solution** for a better benefits experience?

Think **RWAM!**

With over 35 years in the group benefits market, RWAM has developed long standing relationships and is uniquely able to offer a **complete end to end group benefit experience** with innovative solutions that are personalized to suit your client's specific needs.

SIMPLICITY WITHOUT SACRIFICE

With RWAM there is no need to compromise to ensure the right plan design. Get a custom solution from multiple carriers, all in one contract from RWAM.

CUSTOM & FLEXIBLE ONBOARDING

From traditional to digital, RWAM offers onboarding options to suit the needs of Canadian employers and their employees.

IN-HOUSE CLAIMS & SUPPORT

Real-time adjudication of claims, direct-pay practitioner claims, fraud prevention and in-house member support from our Claims Team.

FAIR RENEWAL & RATE STABILITY

A common sense renewal approach means that employers benefit from stability in rates and a personalized touch at renewal.

BENEFIT FROM SCALE AND FAVOURABLE RATES

Favourable rates and preferred expenses, regardless of group size thanks to RWAM's buying power and market influence.

ADMINISTRATION MADE EASY

One enrolment, One booklet, One bill. RWAM makes it easy to manage plans and members.

DISABILITY MANAGEMENT

Caring and professional customer service from RWAM's in-house team of Disability Case Managers and Rehabilitation Consultants. RWAM uses a proactive approach to enable optimum recovery with a safe and timely return to work.

ADVISOR SUPPORT & RESOURCES

The RWAM Advisor portal has tools and reporting to help Advisors understand and support group benefit clients.



Flexible & Stable Core Benefit Options

- ✓ Group Life
- ✓ Dependent Life
- ✓ AD&D
- ✓ Dental
- ✓ Short Term Disability
- ✓ Long Term Disability
- ✓ Group Travel Insurance
- ✓ Extended Health Care

Supplementary Benefit Offering

- ✓ Critical Illness (Traditional & Optional)
- ✓ Employee Assistance Program
- ✓ Health Care Spending Account
- ✓ Flexible Stop Loss Options
- ✓ Medical Second Opinion
- ✓ Optional AD&D
- ✓ Optional Life
- ✓ Virtual Care
- ✓ ASO Self-Funding
- ✓ Top-Up Travel Coverage

One Contract & Renewal for Multiple Carriers

RWAM partners with best-in-class insurance carriers and service providers to offer comprehensive and cost-effective employee benefit programs for Canadian employers.



RWAM
INSURANCE ADMINISTRATORS INC.

Preferred Advisor Program

RWAM works exclusively with a network of experienced and trusted advisors that take the time to understand our mutual client's needs and budget to create tailored, competitive benefit solutions for Canadian employers.

- ✓ Preferred Network
- ✓ Full-Service TPA Advantage
- ✓ Competitive Compensation
- ✓ Flexible Plan Design Options
- ✓ Seamless Blending of Carriers
- ✓ Dedicated Advisor Support Team & Resources
- ✓ Unique Multi-Employer Groupings/ Collective Underwriting



“RWAM brings a human aspect to business that is often lost today. We are great people, doing great work, in a great way.”

One Solution
for a Better
Benefit
Experience

RWAM

INSURANCE ADMINISTRATORS INC.

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RWAM Core Values

PERSONAL TOUCH

RWAM strives to provide personalized guidance and support specific to the unique needs of employers and plan members.

CUSTOMIZED SOLUTIONS

RWAM offers flexibility and tailored benefit solutions to meet the diverse and changing needs of the Canadian marketplace.

EXCEPTIONAL SERVICE

RWAM is passionate with client experience and offering exceptional in-house customer service at every step of the group benefits journey.

STABILITY & TRUST

RWAM clients can expect fair and reasonable business practices, providing stable and predictable group benefit plans for employers.