

EMPLOYEE HEALTH & DENTAL

Comprehensive Protection

When your employees get sick, they need to know they're taken care of. A benefits package is one of the strongest tools you have to attract and keep the people your business depends on.

Nova Star Insurance Consultant designs affordable, flexible group life and health plans for businesses of all sizes. We compare Canadian carriers and build a package that fits your workforce and helps you manage costs.

Why Group Coverage Costs Less

Just as buying in bulk saves money, bringing employees together under one policy lets them get coverage at a lower cost than they would pay on their own. Employer-paid premiums are generally a deductible business expense.

What Can an Employee Plan Include?

Nova Star plans can be built for employees at every level, including:

- Extended health and prescription drug coverage
- Dental care
- Vision care
- Short-term and long-term disability
- Group life insurance
- Optional coverage employees can buy on a voluntary basis

Individual vs. Group Coverage

- **Individual plans** are priced for one person and may require medical questions
- **Group plans** pool your employees together for lower costs and simpler enrolment

Nova Star advisors will help you decide how much of the premium your business pays and which coverages make sense for your team.

Why Employee Benefits Matter

- A well-designed benefits plan:
- Helps attract and retain the people you want
- Keeps employees healthier and more productive
- Offers coverage at lower group rates
- Is generally a tax-deductible business expense
- Shows your team you care about their well-being

Company Profile

Nova Star Insurance Consultant is an independent insurance brokerage serving businesses and individuals across Ontario, Quebec, Alberta, Nova Scotia, New Brunswick, and Newfoundland & Labrador. As an independent broker, we are not tied to any single carrier — our only goal is finding you the right coverage at the most competitive rate.

Our licensed advisors handle all research, carrier comparisons, applications, and ongoing coverage reviews — so you don't have to. Whether you need protection for yourself, your family, or your business, Nova Star is your trusted partner for the long term.

Contact

For inquiries or to book a complimentary needs assessment, contact us:

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Nova Star Insurance Consultants *Simplifying Insurance, Securing Your Future.*