

GROUP HEALTH INSURANCE

Comprehensive Protection

Provincial health plans cover doctor visits and hospital stays, but prescription drugs, dental care, vision, physiotherapy and other services often come out of pocket. A group health plan fills those gaps for your employees and their families.

Nova Star Insurance Consultant designs group health plans that give your team meaningful coverage at a cost your business can sustain. We compare plans from a wide network of Canadian carriers, whatever the size of your staff.

What is a Group Health Plan?

A group health plan is an employer-sponsored benefits package that reimburses eligible health and dental expenses not covered by provincial plans. Employer premiums are generally tax-deductible for the business and, in most provinces, not taxable to employees.

What Can a Group Plan Include?

Nova Star builds plans from these core benefits:

- Extended health care: prescription drugs, paramedical practitioners, vision care and medical equipment
- Dental care: preventive, basic and major services
- Life, AD&D and disability: income and family protection that rounds out the package

Fully Insured vs. Cost-Plus: What's the Difference?

- **Fully insured plans** charge a set premium, and the carrier takes on the risk of claims
- **Cost-plus plans** reimburse actual claims plus an administration fee, giving you more control over costs

Many businesses combine the two. Nova Star advisors will review your workforce and budget and recommend a structure that balances predictability with cost control.

Why Group Health Matters for Canadian Employers

- The right group health plan:
- Helps you attract and keep good people
- Supports healthier employees and faster recoveries
- Covers costs provincial plans leave behind
- Premiums are generally a deductible business expense
- Scales with your business as your team grows

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.*