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Compare Canada's Best Group Insurance Plans

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Struggling to attract top talent while managing rising healthcare costs? You're not alone.

73% of Canadian businesses face this challenge as healthcare costs rise by 6% each year.

The solution: smart, cost-effective group insurance.

At PolicyAdvisor, we've helped hundreds of Canadian businesses lower benefits costs while boosting employee satisfaction and retention

Trusted by Canadians

4.95/5 Rating

100% of our customers recommend us.

The Best Canadian Insurance Advisor

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What are employer-sponsored benefits in Canada?

Employer-sponsored benefits in Canada are comprehensive insurance plans that businesses provide to support employee health, wellness, and financial security. These group health benefits Canada packages typically include health, dental, vision, and life insurance, offering a cost-effective way to attract and retain talent.

Types of group benefits plans you can choose from

[Employee group insurance plans](#) vary to suit different business needs. Here are the common coverage types we offer:

- **Health and dental plans:** Includes extended prescription drug coverage (80-100% of costs), [dental care](#) (cleanings, fillings, orthodontics), and vision care coverage (eye exams, glasses, contacts)
- **Life and disability insurance:** Provides financial protection through group life insurance and disability coverage
- **Paramedical benefits:** Covers physiotherapy, massage therapy, and chiropractic care
- **Travel medical insurance:** Ensures coverage for employees travelling for work
- **Employee Assistance Programs (EAPs):** EAPs offer support services such as mental health counseling, legal advice, and financial planning for employees dealing with personal issues that might affect their performance at work
- **Extended health care plans:** Extended group health insurance provides additional coverage for prescription drugs, vision care, paramedical services, critical illnesses, accidents, and medical emergencies during travel, offering employers flexible options to enhance employee benefits

PolicyAdvisor partners with top insurers like Sun Life, Manulife, and Canada Life to provide customizable group health plans for your workforce.

[Read more about the types of corporate health benefits plans in Canada](#)

What's included in employee health benefits?

Many providers offer flexible options that may include coverages such as...

Prescription Drugs

Antibiotics, narcotics, creams, etc.

Dental Treatment

Teeth cleaning, braces, crowns, etc.

Paramedical Expenses

Physiotherapy, massage therapists, chiropractic care, etc

Vision Care

Glasses, contact lenses, eye exams, etc.

Medical Equipment

Crutches, nebulizers, CPAP machines, etc.

Travel Medical

Emergency medical expenses

Wellness Spending Account

Flexible allowance for additional health-related needs

Small business employee benefits solutions in Canada

Small businesses in Canada can benefit from tailored group insurance Canada plans. Even with as few as 2-5 employees, PolicyAdvisor can help you access affordable [small business employee benefits](#) Canada packages.

Our solutions include flexible coverage options and exclusive rates through our partnerships, helping small businesses compete with larger employers while staying compliant with provincial regulations.

Looking for affordable group insurance plans?

Call [1-888-601-9980](tel:1-888-601-9980) to speak to our licensed advisors right away, or book some time with them below.

How much does group health insurance cost a business?

The cost of group benefits really depends on your group plan, business type, number of employees, and other factors. Generally, it can range from \$50-\$300 per month per employee, depending on the type of plan you choose for your team.

Quote for group employee health insurance

You pay...

\$50 /employee
(without dental coverage)

\$130 /employee
(with dental coverage)

*Sample quote based off of a small business in retail sector. Actual premiums, coverage options, terms, and conditions may vary based on factors including but not limited to group size, demographics, geographic location, industry, and underwriting criteria.

Your Employees get...

70% prescription drug coverage

\$350 for paramedical expenses

\$150 a year for vision care

\$5 million in travel medical coverage

The definite cost will depend on many factors such as location, plan type, business type, and other factors. In order to get an accurate price for your business, please speak to one of our expert insurance advisors for a customized quote!

Advantages of employee benefits

In today's competitive job market, attracting and retaining top talent requires more than just a competitive salary. Offering comprehensive group health benefits has become a cornerstone in shaping a workplace that values its employees' well-being.

- **Promotes employee wellbeing and morale**
Improve the overall well-being of your workforce, reducing stress and enhancing morale
- **Attracts and retains talent**
Draw in top talent with a competitive benefits package, promoting your company as an employer of choice

- **Increases productivity**
Healthy employees are more productive, reducing absenteeism, and boosting overall output.
- **Tax advantages**
Businesses can usually write off the cost of their employee group health insurance on their income taxes
- **Cost sharing**
Making health insurance premiums more affordable for your employees compared to individual plans

Supplemental health insurance options

Supplemental health insurance enhances your group insurance Canada plan by covering services not included in provincial health plans, such as:

- Prescription drugs (varies by province)
- Paramedical services (e.g., physiotherapy, chiropractic care)
- [Vision care](#) (e.g., glasses, contacts)
- [Mental health support and counselling](#)

PolicyAdvisor helps you customize supplemental healthcare options to meet the unique needs of your employees across Canada.

Employee Wellness Programs & Spending Accounts

Enhance your group insurance Canada plan with employee wellness programs and spending accounts:

- **Employee wellness programs:** Offer mental health support, fitness incentives, and stress management resources
- [Health Spending Accounts \(HSAs\)](#): Allow employees to allocate pre-tax dollars for medical expenses like paramedical services or vision care

These additions improve employee satisfaction and retention, with 90% of our clients reporting better workplace morale after implementation.

How does group health insurance differ from individual health insurance?

Individual health insurance plans and group plans offer similar coverage, but the major difference is in the price. The monthly premium for group health insurance is much lower than if the individual employee bought health insurance for themselves. This is because the cost is shared among the group.

Smaller businesses and groups with under 50 participants may get pooled with other group types to share the cost.

[Read more about health insurance for small businesses.](#)

Provincial health care vs. Group insurance coverage

Provincial health care in Canada covers basic medical needs, but group insurance Canada plans offer broader protection. Here's how they compare:

- **Provincial health care:** Covers doctor visits, hospital stays, and basic diagnostic tests
- **Group coverage:** Includes extended benefits like prescription drugs, dental care, vision care, and paramedical services

For example, in Ontario, the Ontario Health Insurance Plan (OHIP) doesn't cover dental cleanings, but an employee benefits Canada plans can. PolicyAdvisor ensures your plan aligns with provincial regulations in Ontario, Quebec, British Columbia, and beyond.

Best group health insurance companies

At PolicyAdvisor.com, we are a marketplace for health insurance and other products. We work with 30 of Canada's best group medical insurance companies such as Manulife, Equitable, Canada Life, Desjardins, Empire Life and more, that can provide your employees with top-tier medical coverage. Each provider has different plans and different prices and the right provider will truly depend on your business.

How to choose the right group benefits package?

Choosing the right employee benefits Canada package involves:

- 1.** Assessing your employees' needs (e.g., health, dental, mental health support)
- 2.** Considering provincial regulations (e.g., FSRA in Ontario, AMF in Quebec)
- 3.** Comparing plans from top group insurance Canada providers
- 4.** Evaluating costs and ROI for your business

PolicyAdvisor simplifies the process by offering transparent comparisons and personalized recommendations.

Not sure which plan is right for you?

Give us a call at **1-888-601-9980** or book some time with our licensed experts.

What info is required to set up group health benefits?

Setting up your employee's group health insurance policies requires basic employee information, such as names and dependents, and details about the coverage you wish to provide. Your workplace health insurance plan will have a unique price depending on many factors.

The insurance company will want to know...

About your business...

- Industry type
- Have you had insurance before?
- Associated with a group or union?

About your plan...

- Plan type (basic, standard, or enhanced)
- Is vision care included?
- Is dental care included?
- Deductible level
- Will benefits differ by employee type?

About your Employees...

- Absent or on maternity leave?
- Covered by workers compensation?
- Do they work outside of Canada?
- Demographic details such as
 - - Province
 - Date of birth
 - Sex
 - Family status (married, single, common-law)
 - Number of dependents
- Job details such as
 - - Job title

- Date of employment

Why choose PolicyAdvisor for group insurance in Canada?

PolicyAdvisor stands out as a trusted partner for employee benefits Canada, offering:

- Exclusive group rates through partnerships with top insurers like Sun Life, Manulife, Canada Life, and more
- Streamlined underwriting process for faster approvals
- Enhanced customer service with priority claims processing
- Compliance with all provincial insurance regulations

Provincial considerations for group insurance

Each province in Canada has unique regulations for group insurance. For example:

- Ontario: Compliance with Financial Services Regulatory Authority of Ontario (FSRA)
- British Columbia: Alignment with BC Financial Services Authority (BCFSA)
- Alberta: Compliance with Alberta Superintendent of Insurance, Alberta Treasury Board and Finance
- Manitoba: Alignment with Manitoba Financial Services Agency (MFSA)

Our experts customize employee benefits Canada plans to meet provincial requirements, and ensure compliance and coverage.

Regulatory compliance & licensing

PolicyAdvisor is:

- Registered with the Financial Services Regulatory Authority of Ontario (FSRA)
- Authorized representative of Canada's top insurance carriers
- Compliant with all provincial insurance regulations

Tax implications of employee benefits (CRA Guidelines)

The Canada Revenue Agency (CRA) has specific guidelines for employee benefits Canada plans:

- Health and dental benefits are typically non-taxable for employees.
- Life insurance premiums paid by the employer may be considered a taxable benefit.
- Disability benefits may be taxable depending on how premiums are structured.

PolicyAdvisor's experts ensure your group insurance Canada plan is CRA-compliant, minimizing tax complications for your business. Speak to our Canadian insurance specialists for personalized advice.

Real results: Group insurance ROI for Canadian businesses

At PolicyAdvisor, we help companies compare group insurance plans from over 30 top providers in Canada to find the right fit for their budget and workforce.

Our expert guidance delivers measurable results—see how real businesses across industries are benefiting from employee benefits coverage.

Estimated savings by investing in business health insurance in Canada

Industry	Estimate savings range
Construction	4% – 28%
Law firms	13% – 39%
Retail	11% – 49%
Food & beverages	5% – 11%
Pharmaceuticals	22% – 46%

Get your free group health insurance quote today!

To apply for group health benefits for your business, connect with one of our expert advisors! We will ask you simple questions about your business, employees, and what coverage amounts you're looking for. Then we'll shop the health insurance market to find the best price for group coverage.

PolicyAdvisor is a top-rated group benefits broker in Canada, serving hundreds of businesses nationwide with trusted, CRA-compliant solutions.

Frequently asked questions

What's the minimum number of employees needed for group insurance in

Canada?

Are employer-sponsored benefits taxable in Canada?

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Can I customize benefits packages for different employee groups?

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How quickly can group insurance coverage begin?

What happens if an employee leaves the company?

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Can I write off group health insurance?

What is a group plan administrator?

Isn't health care covered in Canada?

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