



CASE STUDY

Savings and enhanced solutions amid a challenging talent market

The Challenge

A growing manufacturing firm had a well-intentioned but outdated benefits plan that was beginning to show cracks as the company scaled. Key gaps had emerged across three critical areas:

Tax Compliance Gaps: The client wasn't clear on which benefits were taxable, creating inconsistencies in payroll deductions.

Outdated Disability Coverage: Non-Evidence Maximums (NEMs) were outdated, disadvantaging higher earners. The benefit formula and monthly maximum left key employees underinsured.

Inadequate Travel Insurance: Their out-of-country emergency benefits didn't suit a workforce travelling frequently across 50+ countries.

The Strategy

The client, guided by expert advice, decided to hire Summit as their broker. Summit engaged in a thorough review and implemented a detailed and proactive strategy.

Clarified Tax Rules: We explained which benefits were taxable and which weren't, then gave the client a clear summary to share with their payroll provider. This cleaned up deductions, ensured CRA compliance, and simplified payroll going forward.

Modernized the Disability Plan: We updated the outdated non-evidence maximums, improved the benefit formula, and increased the monthly maximum—bringing the plan in line with current salaries and protecting higher-earning employees properly.

Upgraded Travel Coverage: We recommended enhancing their out-of-country emergency coverage with a dedicated business travel medical policy. It extends coverage to all travelling delegates (even those not employed by the company), removes pre-existing condition restrictions, and provides access to global medical networks—while simplifying admin for HR.

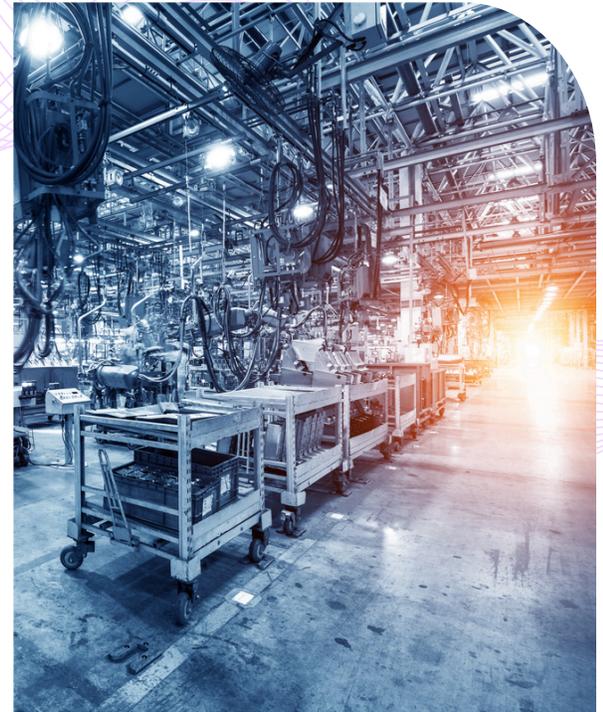
The Solution

The transformation was substantial.

Payroll is now compliant and streamlined. By understanding the tax status of each benefit, the company corrected long-standing errors and avoided future CRA issues. The clear documentation we provided meant their payroll provider could implement the changes immediately—no back-and-forth required.

The disability plan is no longer a weak point. It now reflects the company's growth, protects high earners properly, and delivers the kind of coverage their employees can rely on. For a company that's scaling fast, it's a foundation they can build on.

All in all, the client walked away with more than just a better benefits plan—they gained a true strategy that supports their people, wherever they are in the world.



MORE THAN

18%

REDUCTION IN YEAR-OVER-YEAR PREMIUM WITH MORE CONFIDENCE IN PROTECTION

"As this client scaled globally, their benefits program hadn't kept pace. Our goal was to take a fragmented setup and build something strategic—something that worked for payroll, protected high earners, and supported a truly international workforce. By rethinking disability coverage, clarifying tax treatment, and introducing a purpose-built travel policy, we delivered a plan that's both compliant and future-ready."

KANDY CANTWELL

HEAD OF GROUP BENEFITS & LIFE
SUMMIT COMMERCIAL SOLUTIONS

