



CANADIAN FEDERATION
OF INDEPENDENT BUSINESS

In business for your business™

Member Benefits



ADVOCACY



RESOURCES



SAVINGS

NOVEMBER 2024 EDITION



Give your business the CFIB advantage!



HR Now! for small business™

HRNow! Concierge
+
Health & Safety

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of CFIB's templates**
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For CFIB members
& their employees



CFIB advocacy: have your voice heard!

How our advocacy, research, and media teams
fight for small businesses across Canada.

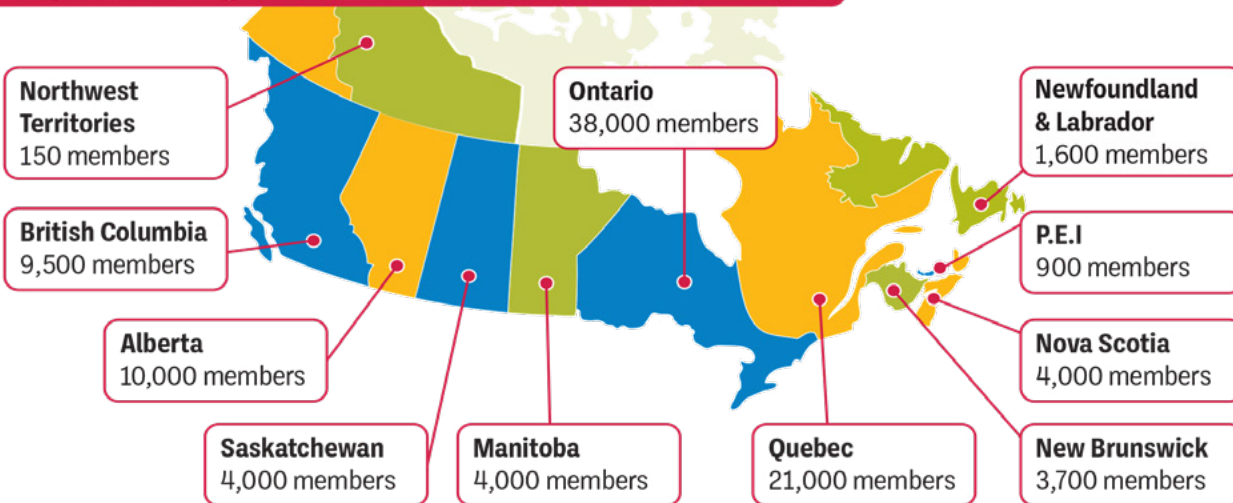
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Who is CFIB?

In business for your business, since 1971

From the self-employed to the booming enterprise with hundreds of employees, from coast to coast and in all industries, CFIB supports all kinds of small- and medium-sized businesses.

Representing 97,000 members across Canada



Number of employees



68% 1-9 Employees

28% 10-49 Employees

3% 50+ Employees

1% Self Employed

CFIB members in all major sectors of the economy

Agriculture	4,500	Professional & Business Services	10,700
Construction	9,400	Retail	22,600
Health, Education and Social Services	6,400	Transportation & Communication	2,900
Hospitality	8,800	Wholesale	4,800
Manufacturing	9,000	Arts, Recreation & Information	4,200
Personal and Miscellaneous Services	10,800	Natural Resources	1,200
Primary Industries	1,500	Other	2,400

Everything we do is to increase your chances of success.

Business Resources:

Your small business's best friend!



CFIB members enjoy:

- Unlimited calls to advisors.
- Combined decades of HR expertise.
- 80%+ live response rate and callback options.
- Member-exclusive webinars on a variety of topics.
- Escalation of certain issues to our legislative teams to advocate for policy change.

HRNow! Concierge

Our self-serve tool. Simply enter your province and number of employees to receive a list of mandatory and best practice tools, such as:

- | | |
|---|--|
| <i>Vacation Policy</i>
Valued at \$900 | ➤ Inform employees of their vacation entitlement and provide guidelines for requesting time off. |
| <i>Return to Work Package</i>
Valued at \$1,500 | ➤ Help your employees achieve a safe and early return to work after illness or injury. |
| <i>Employee Handbook</i>
Valued at \$2,800 | ➤ Improve your onboarding experience, enhance employee engagement, and establish clear expectations. |

Occupational health & safety

OHS requirements are an important aspect of day-to-day operations, but they are often complex and confusing. Our updated OHS hub, part of HRNow!, provides valuable information to help you comply with the rules that apply to your business. Avoid costly fines (up to \$500,000 in some jurisdictions!) — and keep your employees safe!

Why is workplace safety important to your business?

- ✓ It is required by law. Employers must ensure their workers are protected at the workplace.
- ✓ It is the right thing to do. No one wants to see workers injured or suffering when it could be avoided.
- ✓ Accidents are costly. Losses are expensive whether it involves workers or equipment.
- ✓ Improves productivity & reduces lost time.
- ✓ Creates a competitive advantage: employees want to work for safe workplaces.
- ✓ A good safety record reduces the cost of workers' compensation premiums and may also reduce the cost of general liability insurance.

Get HR advice at your fingertips!
Visit [CFIB.CA/HRNOW](https://cfib.ca/hrnow)



CFIB's templates can save you up to \$43,000!

Here are just a few of the 50+ templates available in the **Member Portal & HRNow! Concierge**.

Value per template: \$2,800 each

- Cybersecurity Incident Response Plan
- Drugs, Alcohol and Medication Policy
- Employee Handbook

Value per template: \$1,500 each

- Return to Work Package

Value per template: \$500 each

- Canadian Anti-Spam Legislation Rules and Consent Form
- Disconnecting from Work Policy
- Inclement Weather Policy
- Smoke-Free Workplace Policy

Value per template: \$900 each

- Anti-Bullying Policy
- Anti-Harassment Policy
- Anti-Violence Policy
- Letter of Offer/Contract
- Technology Usage Policy
- Employee Performance Evaluation Policy
- QC Prevention Program

Download your customizable templates today and avoid the pain of fines and other consequences!

How to access the CFIB Member Portal

Accessing the CFIB Member Portal is quick and easy. To get started, click the **SIGN IN** tab found at the top-right corner of the CFIB home page: **www.cfib.ca**.

Step 1:

Click "Activate Your Account" and enter your Business Email address.



Enter the same email address you used when signing up with CFIB.

Step 2:

Check your inbox, & click the link in the e-mail. Follow the prompts to set your password.



- ✓ Access all current CFIB petitions and add your voice to the fight for small businesses.
- ✓ Our extensive library of FREE HR and Health & Safety templates with a value of over \$43,000.
- ✓ Exclusive webinars on timely topics to help you manage your business.
- ✓ Manage your membership and participate in the CFIB community.
- ✓ Review your current savings programs and discover new ones to save even more.

Have questions? Contact your advisor today!

1-833-568-2342 or HRNOW@CFIB.ca



NEW Legal support

now available for your business!



CFIB now offers a suite of best-in-class legal resources to provide legal information, support, and documents.

Get assistance with:

Employment and Human Rights



Health & Safety



Workers' Compensation



Corporate Law

Commercial Landlord/Tenant



Immigration



Regulatory Requirements



Taxation Regulations

And more!

Valued up to
\$4,800
per year.

Whether discussing a complicated end of employment situation, reviewing your commercial lease, or looking for help writing a debt collection letter, **your CFIB membership now provides you with legal support through our partner LawVo at no additional cost.**

If you need legal representation, call our Business Advisors and let us help you find the right lawyer starting with a 30-minute **free** consultation. **Then save 25% on legal fees as a CFIB member.**

25%
Discount

To access this additional service contact our Business Advisors at **1-833-568-2342** or e-mail **HRNOW@CFIB.ca**

Legal support to help you make the **right decision** at the **right time**

Get HR advice at your fingertips!
Visit **CFIB.CA/HRNOW**



In partnership with
 **LawVo™**



Save BIG on credit & debit card fees



Power your business with secure payment solutions 24/7

Chase Payment Solutions™ is one of Canada's leading payment processors.
CFIB's partnership with Chase provides members with exclusive rates for your payment needs.

CFIB Member Exclusive:

Interchange Pass-Through (IPT) Pricing:

Credit card processing:

Pay the exact fees credit card brands charge, plus a Chase fee of only **0.20%**.

or

Bundled Rate Pricing:

Credit card processing: **2.36%** Chase fee.

+

Interac processing: **Pay 3.3¢** per transaction,
plus the Interac fee for contactless transactions.

+

No sign-up fees and no cancellation fees.

PLUS

Scotiabank®

Maximize your savings!

When you bank with Scotiabank and process with Chase you can save up to \$498/year with waived bank deposit fees and monthly banking fees*!

Plus, get your money faster with next day funding of deposits.¹

Why work with Chase?

- ✓ Competitive card payment rates that keep more of your hard-earned dollars in your pockets.
- ✓ Secure and reliable, because Chase knows protecting your business is as important as growing it.
- ✓ Chase has flexible, scalable solutions to help your business grow with confidence.
- ✓ No sign-up or cancellation fees.
- ✓ 24/7 bilingual client support.

* Chase and the Octagon logo are registered trademarks of JPMorgan Chase Bank, N.A.

* When you combine offers and sign up to become a member with CFIB and use a Scotiabank Right Size Account for business and Chase for merchant services, every per transaction credit and debit bank deposit fee that is normally charged for processing payments with a service provider other than Chase will be waived, as will the minimum monthly account fee on the Scotiabank Right Size Account for business. This saving calculation assumes (1) a \$1 per deposit fee, (2) the merchant submits one credit deposit and one debit deposit on each business day, excluding statutory holidays (total of 249 business days), and (3) the current minimum monthly fee of \$6 is waived on the Right Size Account for business. Actual savings, if any, will vary based on the offer and individual client activity.

1. Next business day funding on Visa, Mastercard, Amex Opt Blue and Interac transactions is available to merchants who bank with Scotiabank and submit transactions prior to applicable settlement cut-off times. Next business day funding is subject to merchant credit approval, fraud monitoring and the terms of the merchant agreement. All eligible funds are deposited on the next business day, excluding weekends and holidays.

To learn more about rate pricing
Visit [CFIB.CA/CHASE](https://cfib.ca/chase)





Simple and stress-free payroll for your business

Payworks is a leading expert in the field of workforce management solutions, providing easy-to-use solutions for Payroll, Human Resources, Employee Time and Absence Management to Canadian businesses of all sizes.

CFIB Member Exclusive:

40% off Payworks products.

+

No extra charge for Records of Employment.

+

No extra charge for Employee Self Service, including online access to pay statements and tax forms.

Why work with Payworks?

- ✓ You'll be assigned a dedicated, National Payroll Institute-trained service representative who will be with you every step of the way.
- ✓ Experience a better year-end with interactive checklists, instant reports and Payworks filing to CRA/RQ on your behalf.
- ✓ Payworks has you covered with auto overtime calculations, pre-set provincial rules, remittance submission and industry experts at your service.
- ✓ Direct integration with popular small business accounting software.
- ✓ Support for multiple payroll groups in one database.



To learn more & get an instant quote
Visit [CFIB.CA/PAYWORKS](https://cfib.ca/payworks)



Save BIG on amazing technology for your business



Exclusive savings on your business technology needs

CFIB has partnered with TELUS Business to bring members exclusive offers on technology solutions to help your business thrive in a digital world. Along with mobility offers, members can now access more exclusive deals.

CFIB Member Exclusive:

TELUS Mobility: Enjoy exclusive savings on smartphone plans.

Visit **CFIB.CA/TELUSBUSINESS** to discover the latest offers available.



TELUS Secure Business: Receive a \$100 bill credit¹ on TELUS Secure Business Monitor, Protect or Control plans.



Raven Fleet Management: Save 20%² on Raven, a TELUS fleet management solution keeping your business moving and safe.



Business Connect: Save up to \$150³ on TELUS' Cloud Phone system.



Business Internet: Receive a \$200 bill credit⁴ on any TELUS Office or PureFibre internet plan with a 3-year term.*

*AVAILABLE IN AB/BC ONLY

Why work with TELUS business?

- ✓ Exclusive offers on amazing technology for your business.
- ✓ The more you buy, the more you save.
- ✓ Keep all of your technology solutions under one provider.
- ✓ Enjoy exceptional reliability on TELUS' award-winning 5G network.
- ✓ Experience Canada's fastest Internet⁵.

TELUS reserves the right to withdraw or modify these offers at any time. Customers must show proof of business by presenting an HST/GST number (QST number in Quebec), registration number, incorporation number, and/or other proof of business upon activation.

1. The offer is a \$100 bill credit when you activate or renew on in-market Monitor, Protect or Control plans on a 3-year term. To receive the \$100 bill credit on new activations, customers cannot be currently subscribed to security services by TELUS, Acme, AlarmForce, Ambusch, Curtis-Elite, Graydon, ADT or Paladin. The \$100 bill credit will be applied within 90 days of activating or renewing service. Any add-ons will be an extra cost. The discount is applied before tax and before other discounts. Discount is not stackable with any other code-based offers. TELUS reserves the right to withdraw or modify this offer at any time. Final eligibility for services will be determined by a licensed and certified TELUS technician in accordance to minimum system requirements and location. Satisfactory credit history required. A cancellation fee applies for early termination of the service agreement and will be the monthly bill amount multiplied by the number of months remaining in the term (with a partial month counting as a full month), plus applicable taxes. Equipment is TELUS-owned. Rental equipment must be returned in good condition upon cancellation of service, otherwise the replacement cost will be payable by the customer and will be charged to the customer's account. More information about TELUS Secure Business plans and pricing can be found [here](#).

2. The Raven offer is 20% off the monthly service fee. Offer is only available for eligible new or existing TELUS Small and Medium Business customers who activate or renew on a Raven rate plan (Raven 5GB CAN or Raven 5GB CAN-US) for a two (2) or three (3) year term with a Raven device on Easy Payment at full price. The 20% monthly service discount applies for the duration of the term on the rate plan, and will revert to regular price thereafter. The offer is only available through the dedicated inbound line at 1-888-534-5126. The offer will not be honoured through any other channels. TELUS reserves the right to withdraw or modify this offer at any time. Rate plans start at \$30/month for the 5GB CAN plan and \$50/month for the 5GB CAN-US. Raven data is not sharable with other units, and any other TELUS services. Overage charges of \$10/1GB apply for the first 1000GB, followed by a flat rate of \$0.05/MB once the data bucket is exceeded. Hardware is not included in the monthly service rate plan price and not subjected to any service discounts. Device cost per unit will be applicable over the selected term period starting at \$550 for 256GB memory card. Device financing is available on a 24 or 36 month term. Offer not stackable with any other multi-unit discounts, bill credits, or any service discounts from other products. Promotion will be automatically applied during the activation or renewal process and will appear on the second and third month of service. Cancellation charges apply if you cancel before the expiration of the minimum term. For full details refer to TELUS user terms, policies and disclosures https://www.telus.com/en/about/policies-and-disclosures/userterms?ntcmptcom_about_policies-and-disclosures_button_user-terms.

3. The Business Connect offer is only available on Voice Plus, Enhanced and Complete editions. Offer is only available on new activations. Offer is stackable with current in market promotions. This offer must be on a 3 year term. Offer is only available when you purchase 2 or more seats. This offer can change at any time. This is a limited time offer. The \$150 savings is for 11 seats and above, on any of the Business Connect plans mentioned above.

4. Customers must sign a 3-year term. Cannot be combined with other TELUS promotional offers for high speed internet services. Promotional pricing available to new TELUS high speed internet customers only. Final availability for this promotional pricing will be determined by a TELUS representative at the time of order provisioning. Bill credit will be applied to the first invoice. Offer available for a limited time and is subject to change without notice.

5. In 2022, TELUS was named Canada's fastest nationwide Internet Service Provider by PCMag for the third year in a row.
©2024 TELUS

To learn more about the program
Visit **CFIB.CA/TELUSBUSINESS**



Exclusive banking package for CFIB Members:

Scotiabank is long-standing partner of CFIB, both recognizing the importance of an environment that supports vibrant and thriving business activity across our country. Our partnership with Scotiabank provides exclusive savings and discounts on a selection of personal and business banking products and services.

CFIB Member Exclusive:

Monthly fee waived on a Right Size Account *for business*,¹
or on a Basic Business Account.²

+

20% discount off the standard monthly fee on Select Account *for business*³
(available to both Small Businesses and Commercial).

+

Reduced set-up fees for all *new* term loans and lines of credit.⁴

+

20% discount off the monthly fee⁵ for standard *ScotiaConnect* plans (Basic, Standard, Premium, Ultimate).⁶

+

New customers get the first 12 months free on the following accounts:
Ultimate Package, Basic Plus Bank Account, Preferred Package.¹

Why bank with Scotiabank?

- ✓ Get expert advice from a dedicated Small Business Advisor.
- ✓ Benefit from exclusive preferred rates and discounts on select business banking products and services.
- ✓ Grow your business and increase your cashflow through our many credit options.



Maximize your savings!

When you bank with Scotiabank and process with Chase you can save up to \$498/year with waived bank deposit fees and monthly banking fees!

* Registered trademarks of The Bank of Nova Scotia.

1. The monthly account fee is waived for active CFIB members in good standing on one (1) Right Size Account for Business ("Account"). The monthly account fee will be waived and will not appear as a charge on your Account provided the Account is open and in good standing at the time of the waiver. All other applicable service charges on the Account will continue to be applied. The monthly account fee will begin to apply if you are no longer a CFIB member in good standing. Maximum one (1) offer per customer regardless of the number of Accounts opened. This offer is non-transferable and may be changed, cancelled, or extended at any time without notice. Please refer to Scotiabank's "Your Guide to Schedule of Fees" for full descriptions of Account fees and what is included in Account plan.

2. The monthly account maintenance fee is waived for active CFIB members in good standing on one (1) Basic Business Account CAD and/or (1) Basic Business Account (USD) ("Account"). The monthly account maintenance fee will be waived and will not appear as a charge on your Account provided the Account is open and in good standing at the time of the waiver. All other applicable service charges on the Account will continue to be applied. The monthly account maintenance fee will begin to apply if you are no longer a CFIB member in good standing. Maximum one (1) offer per customer regardless of the number of Accounts opened. This offer is non-transferable and may be changed, cancelled, or extended at any time without notice. Please refer to Scotiabank's "Your Guide to Schedule of Fees" for full descriptions on Account Fees and what is included in the Account plan.

3. Active CFIB members in good standing will receive a 20% discount on the standard monthly account fee on one (1) Select Account for business ("Account"), regardless of plan option chosen, provided the Account is open and in good standing at the time the fee is applied. All other applicable service charges on the Account will continue to be applied at the regular rates. The regular monthly account fee will begin to apply if you are no longer a CFIB member in good standing. Maximum one (1) offer per customer regardless of the number of Accounts opened. This offer is non-transferable and may be changed, cancelled, or extended at any time without notice. Please refer to Scotiabank's "Your Guide to Schedule of Fees" for full descriptions on Account Fees and what is included in the Account plan.

4. Subject to credit approval and security provided (if applicable). Excludes specialty term loans including Investment Property Lending, Scotia Professional Plan, other government backed term loans or future programs.

5. Active CFIB members in good standing will receive a 20% discount on the standard monthly fee for a ScotiaConnect plan ("Plan"), regardless of plan option (Basic, Standard, Premium, Ultimate). All other applicable service charges on the Plan will continue to be applied at the regular rates. The regular Plan monthly fee will begin to apply if you are no longer a CFIB member in good standing. Maximum one (1) offer per customer regardless of the number of Plans. This offer is non-transferable and may be changed, cancelled, or extended at any time without notice. Please refer to Scotiabank's "Your Guide to Schedule of Fees" for full descriptions on Account Fees and what is included in the Account plan.

6. Services include Balance Management, Balance Consolidation, Cash Concentration, Electronic Cheque Services, Night Deposit, Bill Payments and Government Tax Payment and Filing. Scotiabank Cash Management services are subject to individual agreements and applicable service fees.

To learn more about the program
Visit CFIB.CA/SCOTIABANK

Save on average
\$3,200 per year!



Save up to 76% on shipping and earn Aeroplan® Points

With ShipTime as your shipping partner, you can compare shipping rates in real-time, schedule pick-ups, print shipping labels, offer return labels and manage your shipments **all in one place**.

CFIB Member Exclusive:



Up to 76% off all your shipping costs.

+

Save on average \$3,200 per year.

+

1 Aeroplan® point for every \$1 spent.

Why work with ShipTime?

- ✓ Discounted shipping rates from Top Couriers, including UPS®, Canada Post®, FedEx Express®, Purolator®, Canpar®, DHL®, Loomis®, GLS®, Uber® and Nationex®.
- ✓ Easy integration with existing eCommerce platforms to sync orders from the top marketplaces such as BigCommerce, Shopify, WooCommerce, Ecwid, Magento, and many more.
- ✓ Bring Your Own Rates with existing courier company accounts and enjoy the benefits of ShipTime, including rate comparisons.
- ✓ Get great customer care with ShipTime's Heroic Support™.
- ✓ Ship larger items on pallets using Less-Than-Truckload (LTL) Freight. Compare and choose the most trusted freight carriers like FedEx Freight, XPO Logistics, Day & Ross and more.
- ✓ Get an extra 20% off your first order using coupon code MYSHIPTIME20.

Receive an exclusive sign up bonus
Visit [CFIB.CA/SHIPTIME](https://cfib.ca/shiptime)

*Aeroplan is a registered trademark of Aeroplan Inc.
*The Air Canada maple leaf logo is a registered trademark of Air Canada, used under license.



Built for your business

Northbridge Insurance is proud to partner with CFIB to provide a comprehensive business insurance package, exclusive savings and extra features to support your growth. Northbridge works with a network of trusted insurance brokers to offer the right coverage and help protect what you've worked so hard to build.

CFIB Member Exclusive:

Premium discounts for eligible businesses:

- 10% premium discount on business insurance.¹
- 50% premium discount on optional cyber risk coverage with \$50,000 limit and no application required.²



Other special perks:

Flexible payment options³:

- 0% interest.
- Variety of payment methods accepted, including credit card.
- Ability to pay all at once, monthly or in installments.

No penalties:

Revise coverage as your needs change. If you need to cancel the policy, you only pay for coverage up to the cancellation date.

Legal helpline⁴:

Receive one year of complimentary telephone legal advice just for requesting a quote – no obligation to purchase a policy.

Why work with Northbridge?

Northbridge Insurance is a leading provider of business insurance in Canada that has more than 100 years of experience protecting businesses like yours. Insureds can benefit from the following services included with their policy at no additional charge: Legal Assist, Risk Management Assist and Trauma Assist.⁵

Northbridge Insurance, Northbridge Insurance logo, and Risk Management Assist are trademarks of Northbridge Financial Corporation, licensed by Northbridge General Insurance Corporation (insurer of Northbridge Insurance policies). Terms, conditions, and exclusions apply. See policy for details.

1. Premium discounts apply only to businesses with less than or equal to \$5M CAD in revenue (\$3M CAD for Manufacturing and Contracting, as defined by Northbridge Insurance), less than or equal to \$10M CAD in total insured value (maximum \$5M CAD per location), Canadian locations only, and a maximum of four vehicles. Premium discount is not applicable to the standalone coverage(s) for automobile, umbrella, errors and omissions (E&O), and directors and officers (D&O); transportation and logistics; resource industries (e.g. agriculture, logging, oil/gas); and course of construction (builder's risk). Other exclusions may apply, check with your insurance broker for more information.

2. Higher limits for cyber coverage are available for purchase, subject to application, terms and conditions. Premium discount does not apply for coverage above \$50,000 limit. Speak with your broker for more information.

3. Flexible payment options and cancellation without penalties are not available for course of construction (builder's risk) and standalone coverage(s) for automobile, umbrella, E&O, and D&O. Other exclusions may apply, check with your insurance broker for more information.

4. Legal helpline service is not provided for criminal, personal or insurance issues, does not provide representation in legal proceedings or legal fees coverage, and is provided by Assistenza International, through lawyers licensed in your jurisdiction.

5. Legal Assist services are not provided for criminal, personal or insurance issues, do not provide representation in legal proceedings or legal fees coverage and are not an insurance policy. Legal Assist services are provided through ARAG Legal Solutions Inc. or Assistenza International by lawyers licensed in the province or territory of your residence. Refer to your policy for more details. Risk Assist provided by our Risk Services specialists and are intended to augment your internal safety, compliance and risk management practices, and are not a substitute for professional or legal advice. Trauma Assist provided by independent third-party professionals, long-term and specialized counseling not included. Services are not an insurance policy, not all policies are eligible, contact us for details.

To learn more about the program
Visit [CFIB.CA/NORTHBRIDGE](https://cfib.ca/northbridge)



Low-cost benefits for your employees

PrimaSureTM
Group Insurance for CFIB members

Provide group benefits on any budget

PrimaSure is a revolution in low-cost group benefits, providing flexible and affordable insurance for you and your employees. Underwritten by Sun Life Assurance Company of Canada and administered by Nexim Canada, PrimaSure is offered to groups as well as individuals and is exclusively available to CFIB members.

CFIB Member Exclusive:

Free second opinion on your current coverage — no quote required!

+

Customized coverage at preferred rates.

+

Almost **no limitations** or restrictions.

+

Free no obligation quote.

+

Reliable support in the event of a claim.

+

Added-value options usually reserved for big corporations.

+

Network of local **advisors** who are also CFIB members
to help you with your coverage needs.

Why work with PrimaSure?

- ✓ Cancel anytime with no penalties.¹
- ✓ Insurance for businesses starting from 1 employee.¹
- ✓ No restrictions on groups composed primarily of family members.
- ✓ Health Spending Account available to businesses with as few as 3 employees.
- ✓ Get honest opinions from local advisors who are also CFIB members.

To learn more about the program
Visit [CFIB.CA/PRIMASURE](https://cfib.ca/PRIMASURE)



1. Certain restrictions may apply.



Keep your employees motivated and grow your business for free!

As a leader in eLearning, Vubiz's online platform offers over 60 courses and certificates that can empower you and your employees with the knowledge and skills needed to deliver meaningful outcomes for your business.

CFIB Member Exclusive:

More than 60 free online courses, valued at over \$2,200 per employee.

+

Free employee accounts to keep track of which courses they have completed.

+

75% off comprehensive certificate programs
recognized by Athabasca University.

Why work with Vubiz?

- ✓ **It's free with membership!**
- ✓ Courses in everything from customer service to health and safety, including mandatory WHMIS training!
- ✓ Flexible platform lets your employees gain more knowledge at any time.
- ✓ Plus, access courses on financial education for children with VuKidz, designed to capture their attention with learning that is visual, fun and engaging.



To learn more about the program
Visit [CFIB.CA/VUBIZ](https://cfib.ca/vubiz)



Save up to **40%**
on CNESST premiums¹



OFFERED IN QUEBEC ONLY

Join CFIB's exclusive safety group

A safety group is a group of employers who have decided to take action to help prevent workplace injury and occupational disease, and to promote the rehabilitation and return to work of injured employees.

More than 4,000 CFIB members have already chosen the TELUS Health safety group, the largest safety groups provider in Quebec.

CFIB Member Exclusive:

62% discount² for the first year, with a two-year commitment
26.5% discount in 2025 on the standard fees.

+

Additional **10% discount** compared to other safety groups managers.

+

15% discount on other OHS services (i.e. training).

Why work with TELUS Health?

- ✓ **Savings on CNESST premiums:** Reduce costs while ensuring a safe working environment.
- ✓ **Best pricing:** Capitalize on the most competitive rates in the marketplace.
- ✓ **High satisfaction:** 92% satisfaction rate among service users.³
- ✓ **Experienced and committed team:** Available across all regions of Quebec.
- ✓ **Exclusive access to quality resources:** Video content, turnkey OHS tools and practical reference documents.
- ✓ **OHS training included:** More than 50 online training courses to enhance workplace safety.

To learn more about the program
Call 1-800-565-4343

1. In addition to premiums potentially being reduced due to the performance of a safety group, properly managing occupational health and safety can reduce indirect costs related to work injuries and occupational diseases.
2. The discount on the initial fee does not apply to members who have a current safety group contract with TELUS Health (Canada) Ltd. or who had a safety group contract with TELUS Health (Canada) Ltd. less than three years ago (including continuators). The employer may benefit from this reduction only once.
3. Based on internal data: surveys of our clients about the governance of TELUS Health carried out throughout 2023.



Even more great discounts for CFIB members and their employees

CFIB has partnered with industry leaders to offer instant savings, streamlining the process with the simple use of a discount code, where applicable.



- ✓ **Save 5%** on Microsoft Office 365 Business Premium software subscriptions. This includes: Office apps, Outlook, Exchange & Teams.
- ✓ Bonus: **3 hours** of Microsoft-specific Tech Support **OR** 1 hour of general Tech Support for free each month.



- ✓ **Up to 30% off** base rates using Pay Now.
- ✓ **Up to 25% off** base rates paying at the rental location.



- ✓ **Up to 35% off** base rates using Pay Now.
- ✓ **Up to 25% off** base rates paying at the rental location.



- ✓ **15% discount** on 4,300 hotels worldwide.



- ✓ **15% discount** on 7,500+ hotels worldwide.

Note: Not applicable for walk-ins or direct-to-hotel reservations.



- ✓ **Up to 43% off** airport parking in 6 major provinces. (ON, QC, AB, BC, MB & NS)

Note: The discount does not apply to the Economy Airport Parking in Toronto.



- ✓ **Additional 5% off** select Dell Branded tech.
- ✓ **Additional 17% off** Logitech Video-Conferencing solutions.

Note: Discount is in addition to currently available offers.



- ✓ **Up to 55% off** on PCs & servers.
- ✓ Dedicated tech advisors.
- ✓ Business financing and leasing available.
- ✓ Deeper discounts — **up to an extra 6% off**.
- ✓ One year of **free** Lenovo Premier Support on Think — **\$59.00 value**.

Note: Not available to member employees, friends and family. Business owners only.





- ✓ **50% off** all Website Builder plans.
- ✓ **Free .CA domain name.**



- ✓ **20% discount** on SAP Concur core solutions: Expense, Travel and Invoice.



- ✓ **5% off** on Economy and Business fares (Not applicable on Prestige Sleeper Class and Escape Fares).

Note: A proof of partnership between CFIB and Via Rail is required each time you travel. Please download the form on the Member Portal under Savings, fill it out with your name and print it out to show to a Via Rail officer.



- ✓ **10% off price.** Valid on commercial and residential removals.



- ✓ **30% discount** on the entire website.

Note: Excluding sale section. Promo codes are not valid during website promotions or major sales events such as Black Friday.



- ✓ **15% discount** on online training (English and some in Spanish).
- ✓ **25% discount** on customized "Course Bundles," which groups courses by selected industry.
- ✓ **Save up to \$30** on in-person health and safety training (Southwestern Ontario only).
- ✓ **Save up to \$200** on Nutrient Management (Ontario only).
- ✓ **\$10 off monthly** "Grant Awareness" email subscriptions or **\$100 off an annual subscription.**



- ✓ **20% off** Act! Premium Cloud with Link2calendar and Orange Care Support (\$50/month/per user).
- ✓ **30% off** any Linktivity.net Product.

Note: Not available to member employees, friends and family. Business owners only.



BuyAndSellABusiness.com

- ✓ **25% off** the monthly subscription fee to sell your business.

Note: Not available to member employees, friends and family. Business owners only.



And that's not all!

Discover the full list of discounts by scanning this QR code



Have your voice heard

With over 97,000 members, CFIB is Canada's largest non-profit group devoted to small businesses. Since 1971, we have been a non-partisan and member-driven organization that fights for fairer laws, regulations and policies so your business can thrive. Here's how our advocacy, research and media teams do it:

1. We get input directly from our members:

Surveys — we received over 1 million survey responses and 30,000 comments from our members in 2023



In-person visits from our District Managers



Calls and emails to our Business Advisors



2. We raise awareness and drive policy change:

Press releases — we published 70+ press releases in 2023



Media interviews — we were mentioned over 40,000 times in the media in 2023



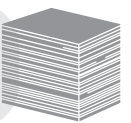
Hundreds of meetings with politicians



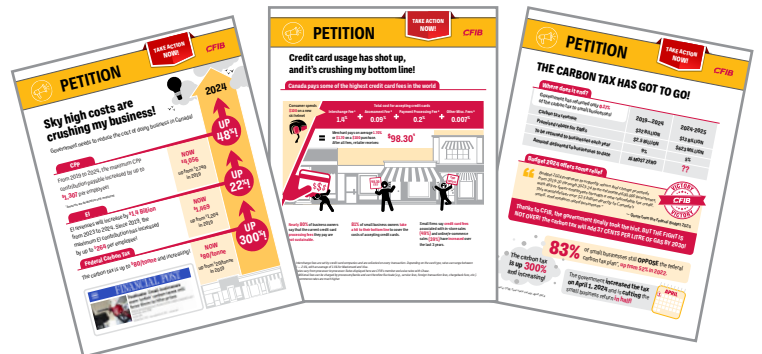
Social media



Petitions — we've delivered over 100,000 petitions in the past 5 years



Research reports — we published 19 major reports in 2023



Our many victories for small businesses

3. We keep you up-to-date on the latest issues that impact your business:

Exclusive
member portal



Webpages



Video updates



Emails, including a
monthly newsletter



Social
media



District
Manager visits



All the above have led to countless victories, including:

Protecting and lowering the small business tax rate to 9%.

+

Over **\$1.6B** in WCB rebates across Canada in the past 5 years.

+

Reducing exorbitant credit card fees,
implementing the **Credit and Debit Card Code of Conduct**,
and levelling the playing field for small merchants.

+

Securing **\$2.5B** owed in carbon tax rebates
and increasing the number of eligible small
businesses **from 20k to 600k**.

+

Implementing the **Lifetime Capital Gains Exemption (LCGE)**
and subsequently **increasing it to \$1.25M** and indexing it to inflation.



Remember: every time you fill out a survey, sign a petition, or call one of our Business Advisors, our advocacy teams are on the other end bringing your voices to Canada's decision makers.

Join the fight for small business!
Visit [CFIB.CA/ADVOCACY](https://cfib.ca/advocacy)



**CFIB**

In business
for your business™



WELCOME
WE ARE
OPEN

At the **Canadian Federation of Independent Business**, we help your business by fighting for policy change, providing live support when you need it, and offering exclusive savings.



Amplify your voice by the thousands

- ✓ Pressured government to **return the \$2.5B+ owed** in carbon tax rebates and **increased the number of eligible SMEs from 20k to 600k.**
- ✓ Reduced the **federal small business tax rate to 9%.**
- ✓ Pressed the government to implement the Credit and Debit Card Code of Conduct and lowered fees from Visa and Mastercard by up to 27% for most small businesses
- ✓ Workers Compensation Board rebates in Manitoba, Ontario, Saskatchewan, and PEI.
- ✓ Successfully pushed for the Lifetime Capital Gains Exemption (LCGE) implementation and subsequent increases from **\$500K to \$750K, \$800K, \$1M and now indexed to inflation.**
- ✓ Regular member surveys from our in-house research team that provide real time feedback to governments on issues.
- ✓ Made the intergenerational transfer of family businesses fair and easier with the passing of Bill C-208.

Making your voice heard at all levels
of government for over **50 years.**



HR Now! For Small Business™

- ✓ HR Now! Concierge: Helping you meet your obligations and establish best practices with templates like the Employee Manual and Health & Safety policy.
- ✓ Focused one-on-one advice from our team of knowledgeable Advisors.
- ✓ 80%+ live response rate when you call thanks to our unique “Members First” approach.
- ✓ Webinars on timely topics relevant to your business featuring knowledgeable CFIB staff and external experts.

We offer over 50 templates and
policies with a value of over **\$43,000!**



Save your money

- ✓ Save on operational costs such as banking, payroll, shipping, and other business services and products.
- ✓ Enjoy easy-to-use discount codes with our affiliate partners, such as Avis, Budget, Park N Fly and many more!

Members can save up to **\$5,000** or
more each year from trusted providers.

 **Northbridge**
Insurance

 **ShipTime**
Ship Smarter ▶

Scotiabank.

CHASE 

Payworks 

 **TELUS** Business

 **TELUS** Health*

PrimaSure™

vubiz

*Available only in Quebec



Join 97,000 Canadian businesses that are already set up for success
Questions? Visit cfib.ca/join or email us at cfib@cfib.ca

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