

A GUIDE FOR MAAP BUSINESS OWNERS

YOUR ACUMIN® BUSINESS ASSISTANCE PROGRAM

Many small businesses can't afford to have a team of specialists on hand to help deal with unexpected problems that require an expert opinion. The Acumin® Business Assistance Plan is designed to fill this gap.

This confidential service provides access to professional accounting, counselling, legal and human resources experts who understand the business challenges you face. One-on-one consultation is often financially out of reach for many businesses, however through Acumin®, you now have access to expert advisors able to help your business grow.

Here's what's included:

Legal Advice

When faced with a business legal dilemma, this service provides practical and current interpretations of common corporate, labour and employment law issues. Receive professional guidance on employee terminations and employer rights and obligations, and access opinions on legal suits involving consumers, the community or the environment.

Maximum 2 hours per group per calendar year

Financial Advice

When the numbers don't add up, advice from a professional enables owners and managers to strengthen management and control functions though expert counsel. Obtain answers and recommendations to solve business accounting challenges, make informed compliance decisions and better manage company finances.

Maximum 2 hours per group per calendar year

Human Resources Advice

Confidential telephone coaching helps you address a wide range of challenging people issues, including performance management, absenteeism, conflict and difficult behavior, managing sick leave, and return-to-work strategies. This service fills a gap for businesses without internal HR support, and complements the work of any HR team for those that have one.

Unlimited calls from owners/managers; maximum 2 hours per issue



Confidential Referral – For Employees

When an employee is consistently absent from work or underperforming, there's a strong probability a personal issue is the cause. You now have the resources available to help employees deal with situations affecting their performance:

- Work-related difficulties
- · Personal problems
- · Dependency concerns
- Eldercare issues
- · Marital and family challenges
- Bereavement

Help your staff get back on track - and back to work - by referring them to this service. Up to 12 hours of counselling with a trained professional, per calendar year, per insured employee, is available.

Extra Support For Owners & Managers

- As a manger or business owner, you also have access to support for issues causing you stress through the confidential referral service. You'll be matched with a counsellor and receive up to 12 hours of professional guidance for any of the issues listed above.
- Critical Incident Stress Debriefing (CISD) offers immediate
 help in the event of an armed robbery, unexpected death of a
 coworker, major occupational injury or other critical incident.
 A trained professional helps you design communications, a
 support plan and employee information sessions to best suit
 the situation. Support may be in-person or by telephone, as
 determined in the initial discussion.
- Extra guidance is available several times a year through the
 Managing Excellence series of bulletins which offer solid
 suggestions on thought-provoking topics. Written by experts
 who understand the stresses and complexities of employee
 management, these short articles alert you to issues such as
 mental wellness in the workplace, dealing with addiction,
 managing absenteeism, introducing change, and more.

The Fine print...

What's The Cost?

The Acumin Business Assistance Program is a benefit included in your association's group insurance plan. Insured members and associates who are business owners, and their employees, incur no out-of-pocket expenses when accessing services and are not required to complete any claims forms. This approach simplifies program administration and keeps paperwork to a minimum.

Who Manages This?

Arete® Human Resources Inc. developed this unique program to help strengthen and support your business, and manages it on behalf of your association's group insurance provider.

How Confidential Is It?

The success of any assistance plan is built on privacy. Arete manages a national network of professionals, ready to assist you and your employees in a respectful, confidential manner.

These professionals belong to accredited associations, abide by Canada's Access to Information and Privacy Act, and to provincial laws and codes of ethics governing their professions.

Arete* will never disclose personal information without the expressed written consent of the individual involved, unless a threat to life exists, as required by Canadian law.

