



ANSWERS FOR ADVISORS

The Acumin[®] Business Assistance Program

The Right Solution for
Your Small Business Clients

www.aretehr.com

 **ACUMIN[®]**
Business Assistance Program



The more a business owner and management team tap into resources and support, the healthier the business will become.

If your small business clients have the Acumin® Business Assistance Program (BAP) as part of their group insurance plan, it can help them on the road to success.

Designed exclusively with smaller organizations in mind, Acumin focuses on providing owners and managers with the tools needed to keep their business on the right track.

No matter how great the business idea or passion and enthusiasm, every owner eventually faces a challenge not easily solvable without outside expertise.

Business failure rates point to issues within an owner's control as one of the top three reasons 50% of new businesses in Canada don't make it past year five.

A lack of access to expertise when resolving legal, financial and human resources issues and the expense associated with obtaining professional advice, can impact any operation.

If you're looking for the right product for your small business clients, you've found a unique solution. The Acumin Business Assistance Program, offered by Arete® Human Resources Inc., focuses on assisting owners to resolve business dilemmas by providing unparalleled access to experts.

What Acumin offers

Acumin provides the business owner:

Access to legal and financial expertise
Maximum two hours legal telephone consultation, and another two hours for financial concerns, per group, per calendar year.

Common legal inquiries include:

- Employee terminations or conflicts
- Employee and subcontractor contract issues
- Employer and employee rights and obligations

Common financial issues include:

- Cash flow issues
- Accounts receivable concerns
- Cost of terminations



Expert human resources telephone coaching

2 hours per issue, unlimited issues

No HR department? No problem. Typical calls include:

- How to hire and fire – the right way
- What to do for an employee facing personal challenges
- Handling difficult employees and resolving conflict

Critical Incident Stress Debriefing (CISD)

Expert guidance to help deal with the unexpected.

Confidential referral for all employees

When personal challenges affect an employee's focus or attendance on the job, owners and managers can help them get back on track – and back to work – by referring them to confidential counselling services. Common issues affecting productivity include personal problems, work-related difficulties, dependency issues and family challenges.

Up to 12 hours face-to-face counselling per calendar year, per insured employee.

Other benefits

Businesses love it:

- 2 hours each of “free” legal & financial advice saves an average of \$350 an hour on a lawyer or expensive accountant fees.
- Access to human resources coaching helps build knowledge, expertise and experience.
- Employees receive professional counselling at no cost when needed; the business is viewed as supportive; productivity resumes; and money is saved.
- One call to access all services is simple and convenient.

**Reduced productivity costs
businesses an average of
\$13,000 per year per affected
employee.**

Acumin makes life easy for you and your clients

Arete offers you simplicity, value, accessibility and support, plus high-touch service for you and your clients.

- We've designed comprehensive brochures for owners and managers to help them fully understand the features and benefits of Acumin. You'll find them useful, clearly written and helpful when discussing the program with your clients.
- Extra support for your client is available several times a year through the *Managing Excellence* series of bulletins, which address a wide range of people-management topics. Written in an easy-to-read style, they provide tips and advice to help build knowledge.
- We never turn away insured callers if they don't have their identification credentials at hand. We find them in our secure database and get them the help they need.
- Our skilled clinical intake specialists and handpicked network of counsellors and specialists take great pride treating each caller with dignity and respect. It's what makes us different.
- You can assure your client no fees will ever be charged for these services.
- Whenever you have questions or need assistance assessing a client's needs, a dedicated Arete Business Consultant is always available to help you.

What's in it for me?

Offering Acumin as the BAP solution for your clients can help you:

- Earn your client's respect and appreciation
- Differentiate yourself in the marketplace
- Generate referrals from satisfied clients
- Increase your business revenue
- Build your reputation as a problem solver

Contact us! We're here to assist you and provide solutions.

1-888-255-5196 | www.aretehr.com

