



Benefits for Small Business

Enabling healthy and successful workplaces



Benefits that work for you



DESIGNED TO SUPPORT THE NEEDS OF SMALL BUSINESSES

Benefits for Small Business provides in-demand and budget-friendly healthcare, life and wellness coverage options to best meet the needs of your workforce.



- ✓ Affordable coverage for life, travel insurance and extended health care, including vision care, prescription drugs, dental, and disability
- ✓ Added flexibility with Health Spending and Personal Wellness Accounts
- ✓ No deductibles or medical questionnaires required for core benefits



- ✓ Customizable coverage through flexible plan options
- ✓ Digital tools for on-the-go plan access and claims management
- ✓ Access to virtual health care options at preferred rates with Connected Care and member-paid add-on coverage with Optional Benefits



- ✓ Easy activation and simple administration
- ✓ Direct payment of claims through our vast provider network

PRICED FOR STABILITY

Claims are pooled with those of other small businesses to protect your business against the financial impact of high-claims activity. This helps ensure your plan remains more affordable over time.

A Plan that Grows with You







Benefits for Small Business	Core Benefits					Add-on		
	Life and AD&D	Dependent Life ¹	Extended Health Care (with Dental)	Prescription Drugs	Travel	Long Term Disability	Health Spending Account	Personal Wellness Account
Plan Options								
Enhanced	\$50,000	\$5,000	Best	80%	Better	✓	✓	✓
Essential	\$50,000	\$5,000	Better	80%	Better	✓	✓	✓
Entry	\$25,000	\$2,500	Good	80%	Good	✗	✓	✓




¹ Spousal amounts shown. Child amounts \$1,000 (Entry) and \$2,500 (Essential and Enhanced)

WELLNESS AND PREVENTION SOLUTIONS

Member pays directly at preferred rates

Connected Care - Digital Health platform			
 Mental Wellness	 360 Total Care	 Personalized Medicine	 Much More

Integrated within your benefit plan for better, more convenient access to care!

Additional Coverage		
Optional Benefits		
 Critical Illness	 Life	 AD&D

Value-added support at no additional cost!

Health Connected
New on Connected Care!

Employee and Family
Assistance Program

Online Doctors
3 visits per year

 **SECOND OPINION**

Choose the plan design that fits your needs

CORE BENEFITS



Life Insurance	Entry ¹	Essential	Enhanced
Employee (50% reduction at age 65)	\$25,000	\$50,000	\$50,000
Dependent – spouse	\$2,500	\$5,000	\$5,000
Dependent – child	\$1,000	\$2,500	\$2,500
Accidental Death and Dismemberment (50% reduction at age 65)	\$25,000	\$50,000	\$50,000



¹ No waiver of premium applies to the Entry plan. Waiver of premium for Life and AD&D benefits is only applicable to Essential and Enhanced options if LTD has been selected.



Extended Health Care ²	Entry	Essential	Enhanced
Reimbursement level	80%	80%	80%
Health practitioners ³	\$500 per practitioner	\$600 per practitioner	\$600 per practitioner
Accidental dental	← \$2,000 per lifetime →		
Ambulance	← Unlimited ground and air within Canada →		
Convalescent Care	No coverage	\$30 per day, up to 180 days	
Custom orthotics and orthopedic shoes	\$250 per 2 calendar years	\$300 per 2 calendar years	
Diagnostic tests	← \$1,000 per calendar year →		
Durable medical equipment	← \$5,000 per lifetime →		
Hearing aids	← \$700 per 3 calendar years →		
Hospitalization	No coverage	\$200 per day for semi-private and private room	
Mobility aids and orthopedic appliances	← \$2,000 per calendar year →		
Nursing care	\$10,000 per calendar year; up to a maximum of \$25,000 per lifetime →		
Other medical services and supplies	← Covered on all plan options →		
Oxygen	← \$1,000 per lifetime →		
Pharmacogenetic Testing	← \$500 per calendar year →		
Prostheses	← \$10,000 per lifetime →		

² Extended Health Care, Prescription Drugs and Dental benefits are subject to reasonable and customary limits and are per Calendar Year unless otherwise specified.

³ Health Practitioners included (no medical prescription): Physiotherapist, Massage Therapist, Acupuncturist, Mental Health Practitioners (combined), Podiatrist/Chiropodist, Chiropractor, Naturopath, Osteopath, Speech Therapist.



Prescription Drugs ⁴	Entry	Essential	Enhanced
Reimbursement level	80%	80%	80%
Prescription drugs	\$3,000	\$5,000	\$20,000
Dispensing Fee Frequency Limit ⁵	← 5 per maintenance drug →		
Diabetic supplies	\$1,000	\$2,000	\$5,000
Glucose monitoring systems	Covered under diabetic supplies maximum		\$4,000
Blood glucose test strips	← Allowable quantity based on diabetes treatment →		
Health Coaching and Chronic Disease Management	← \$500 per calendar year →		
Modules included	Viscosupplementation, Opioid Management, ASA Therapy and Weight Loss Drugs		



Vision Care	Entry	Essential	Enhanced
Reimbursement level	80%	80%	80%
Eye exams	\$75 per 24 months; 12 months for dependent children	Reasonable and customary (R&C) limit per 24 months; 12 months for dependent children	
Frames and lenses	No coverage	\$200 per 24 months	\$300 per 24 months



Dental Care ⁶	Entry	Essential	Enhanced
Basic care reimbursement level	80%	80%	80%
Basic services maximum	\$1,000	\$1,500	\$1,500
Composite fillings	All	All	All
Major restoration - reimbursement level	No coverage	50%	50%
Major restoration - maximum	No coverage	\$500	\$1,500
Recall exam frequency	← 9 months →		
Scaling	← 6 units per 12 consecutive months →		



Worldwide travel	Entry	Essential	Enhanced
Reimbursement level	100%	100%	100%
Travel maximum	← \$5,000,000 per person, per incident →		
Travel days per trip	← 180 →		
Out-of-country referrals maximum	← \$500,000 per person, per lifetime →		
Trip cancellation and interruption	No coverage	\$5,000 per person per trip	
Baggage loss		\$500 per person per trip	
Worldwide travel assistance	← Yes →		

^{4,6} Extended Health Care, Prescription Drugs and Dental benefits are subject to reasonable and customary limits and are per Calendar Year unless otherwise specified.

⁴ Prescription Drugs are per calendar year unless otherwise specified. Does not include any deductible per calendar year or per script. Coverage does not include vaccines, injectable vitamins, smoking cessation, fertility, sexual dysfunction, sclerosing agents.

⁵ Dispensing fee limits are applicable only for maintenance drugs deemed appropriate for a 3-month supply, on a rolling calendar year basis.

ADD-ON



Long Term Disability	Entry	Essential	Enhanced
Benefit formula	No coverage	66.67% of salary	
Non-evidence limit (NEL)		\$2,000	
Maximum monthly benefit		\$4,000	
Elimination period		16 weeks	
Benefit period		Earlier of 5 years or age 65	
Termination age		Age 65 (less the elimination period)	

Note: The Long Term Disability benefit is non-taxable and must be 100% employee paid.

Give your employees more choice over how they use their benefits.



Health Spending Account (HSA)	Personal Wellness Account (PWA)
Yearly allocation choices of \$200, \$500 or \$700	Yearly allocation choices of \$200, \$400 or \$600 <i>Member-only benefit</i>

Expanded access to care

CONNECTED CARE - medaviebc.ca/connected-care

Innovative and convenient digital health care options with member-exclusive access and pricing. Products and services include Online Doctors⁷, Health Connected for health risk assessments, mental wellness services, Personalized Medicine, 360 Total Care – a coaching program for diabetes, hypertension, obesity and more.

Integrated within your plan:

Health Connected - Complimentary access

An interactive health risk assessment tool with a personalized wellness experience.

Online Doctors

Care anytime, anywhere – includes three sponsored visits.

Mental Health Practitioners

Broad coverage for cognitive behavioural therapy, live, online and text counselling.

Health Coaching and Chronic Disease Management

Coaching services for asthma/COPD, diabetes, obesity, hypertension, smoking cessation and more.

Pharmacogenetic Testing

Find out the right medication, at the right dose, based on your DNA.

Note: Health Connected was formerly known as My Good Health. Mental wellness services are eligible for coverage under the Health practitioner benefit. ⁷ Online Doctors benefit is offered through our service provider Maple. Member registration is required on getmaple.ca/mbc for access. Member pricing will apply for additional consultations than what is included with the policy and can be accessed on the Connected Care platform.

Optional Benefits

A TURNKEY, VALUE-ADD SUITE OF VOLUNTARY BENEFITS

Provide your members with access to valuable Critical Illness, Life and Accidental Death and Dismemberment protection – at no cost to the plan and without the administrative burden.



Hassle-free digital experience

Our secure online platform makes the entire process easy. It's intuitive and support from our licensed agents is just a phone call away.



Personalized coverage

Members select the products and amount of coverage that meets their needs.



Quotes in less than 90 seconds

Members see their premium in real time as they make their product/coverage selections. Group rates make these selections more affordable.



Super-fast enrolment

The online application only takes minutes to complete and is signed electronically. It's smart enough to only ask the questions we need answered.



Elimination of administration

We collect premiums directly from members and the ongoing administration processes associated with payroll deduction are no longer required.



Turnkey engagement plan

We work with you to execute a communication plan that works best for your organization. We have the tools to educate and engage members.



Great service

We have a dedicated toll-free number for members and we work directly with you to ensure you get a streamlined and uniform experience tool.



Added Value for Your Members

GREAT PERKS AREN'T JUST FOR LARGE ORGANIZATIONS

INTEGRATED WELLNESS EXPERIENCE

Health Connected

Health risk assessment, advice and more

Health Connected is an interactive health risk assessment tool designed to give members an overall snapshot of their health, identify risk factors, create personalized wellness solutions and receive referrals to resources.

Employee and Family Assistance Program

Direct access to the highest quality of care 24 hours a day, seven days a week, 365 days a year. Services can be accessed through a secure online platform, by phone or in-person.

SEAMLESS PATIENT EXPERIENCE

Patient first Network

Special focus on supporting members

Our industry-leading Patient First Network actively engages with physicians, pharmacists and the drug manufacturer. Our patient support programs ensure a simple, worry-free experience for diagnosed members.

Coordination of Benefits

A seamless experience at point-of-sale. As our own pharmacy benefits manager, we ensure reliable and seamless coordination of benefits with other private or public plans.

Second Opinion

Specialists at world-class medical institutions review medical files, diagnosis and treatment plan for members diagnosed with an eligible condition. This results in less work time lost due to stress or appointments and even prevention of potentially unnecessary surgeries.

Online Doctors

Care anytime, anywhere. Services are provided by Canadian-licensed general practitioners 24/7/365 with wait times under 10 minutes. Member eligibility is verified in real time, every time the service is used.

THE POWER OF BLUE

Worldwide travel benefits

We offer best-in-class protection for travellers, including access to the Blue Cross Blue Shield Global network of health care providers – the most extensive network in the U.S.

Blue Advantage Savings

Membership in a Blue Cross plan gives access to exclusive Blue Advantage® discounts. Members can save money on a variety of health-related products and services from participating providers across Canada.



Our Blue Cross Mobile app, the highest rated app in the industry, has unique functionalities that help members easily submit claims, take their medications as prescribed, search for health professionals in their communities, and manage their benefits on the go.

See how these business owners are driving success

THE DREAMERS



LUCY AND KEN

- Opened Sunrise Diner 2 years ago
- 4 full-time employees
- **Business objective:** Retain employees and improve sales

PLAN OPTION: ENTRY

Optional Benefits: Optional Critical Illness (added by 2 employees)

Lucy: "This is the first time we have kept a cook for more than 4 months, and one of our waitresses proudly asked for an hour off to visit the dentist."

Ken: "Our customer reviews are through the roof! Instead of taking time off work, I used Online Doctors to get my prescription renewed."

THE TECH VISIONARIES



ALEX, CHAD AND VERA

- Launched their fraud management tech start-up a year ago
- 5 full-time employees
- **Business objective:** Growth with motivated and well-cared-for employees

PLAN OPTION: ESSENTIAL

Health Coaching and Chronic Disease Management benefit used by 2 employees: one to help control their diabetes, the other for help to quit smoking

Health Spending Account (HSA): \$500

Optional Benefits: Optional Critical Illness and Optional Life Insurance (added by 2 employees)

Alex: "Our CTO wanted a change from his large organization background to helping power our start-up but needed the benefits."

Vera: "Our client support coordinator required 6 months off to focus on her recovery from an accident and she can do that with ease since we offer the Long Term Disability benefit."

Chad: "No more glasses for me after laser eye surgery, paid for partly with my HSA."

Plan details

GROUP SIZE:

TWO TO TEN LIVES*

Business must be established and active for a minimum of 6 months

*Groups of one life are not eligible for this plan

ELIGIBILITY:

Canadian residents (except Quebec) under age 75 covered by their provincial health care plan and actively working as a permanent full-time employee (at least 20 hours per week)

WAIVER OF PREMIUM :

Applicable only to Essential and Enhanced options if LTD has been selected

If totally disabled, Life, Accidental Death and Dismemberment (AD&D) and Long Term Disability (LTD) premiums are waived after the expiry of the LTD elimination period for Essential and Enhanced plans

PARTICIPATION BASIS:

Mandatory to join the plan

FAMILY CONTENT:

Must be a true-employer-employee relationship receiving wages and/or a T4 from the plan sponsor

Groups with Essential and Enhanced plan options that carry LTD, must have less than 50% family content

WAITING PERIOD:

No waiting period for employees actively at work on effective date of coverage

3 months for new employees

SURVIVOR BENEFITS:

12-month waiver of premium for health and dental benefits only

SPOUSAL WAIVERS:

Health and dental only

PLAN LEVEL CHANGES:

One level only at renewal with 24-month, lock-in period

RENEWAL ANNIVERSARY DATE:

Annually on June 1

TERMINATION AGE:

Earlier of retirement or age 75

This product is only available to groups in Ontario and Atlantic Canada through a licensed Medavie Blue Cross advisor. Please contact your Medavie Blue Cross representative for details about our Quebec plan.

Note: Medavie Blue Cross will adjust the rates at renewal to reflect claims experience, inflation and latest healthcare policies.

Digital **Welcome** Package

- ✓ Members will receive a digital welcome package the day their plan becomes active
- ✓ The digital welcome package eliminates the need for members to receive their new Medavie Blue Cross ID card by mail

