

Benefits for Small Business

Enabling healthy and successful workplaces



Product Overview



LEADING
all-in-one carrier

\$5



billion in claims

2,400
EMPLOYEES



SUCCESS THROUGH
partnerships, flexibility
& innovation



customer-focused,
DIGITAL
FIRST
enterprise



3.5 million
cardholders
from coast
to coast

Introduction

Benefits for Small Business is a new benefit plan aimed at meeting the needs of entrepreneurs and small business owners who would love to offer a **'big company' health benefits plan** to their employees but feel it's **out of reach**.

Our **flexible, convenient and affordable** solution puts this well within reach and helps small business owners **protect employee health, boost productivity** and **attract and retain talent**. Selecting a plan is easy and employees can access their new benefits **within days**.

The plan features **various levels** of coverage and pooling the claims experience of all small businesses helps to ensure the plans remain **more affordable** over time.

Product Design

Benefits for Small Business









Eligibility Requirements

Group	2 to 10 lives, with organic growth to 25 lives
	Business must be established and active for a minimum of 6 months
	Groups of 1 are not eligible for this coverage
	Companies in transportation (water and air), oil and gas extraction, mining and fishing industries require UW approval
Member	Canadian residents in Ontario and Atlantic Canada under age 75 who are covered by their provincial health plan
	Full-time permanent employees who are actively working at least 20 hours per week
	If a part-time employee becomes full-time, waiting period starts when full time work begins
	Seasonal and contract employees may be eligible for coverage

Plan Parameters






Group Size	2 to 10 lives, with organic growth to 25 lives
Participation	Mandatory
Spousal Waivers	Health and Dental only
Family Content	Needs to be true employer employee relationship
Waiting Period	3 months for all new employees
Plan Termination	Retirement or age 75
Survivor Benefits	Health and Dental only, 12 months without premium
Waiver of Premium	Premiums waived to age 65 after 6 months of total disability for Essential and Enhanced plan only
Cost share	Employer pays at least 25% of premium
Plan Changes	Move up or down at renewal with 24-month lock-in from date of change
	Cannot return to this plan after moving to a non-pooled product


Benefit Overview

	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
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)

Member pays directly

Virtual Health Services				
Connected Care				
				
Personalized Medicine	Mental Wellness	Virtual Physiotherapy	Diabetes Care Program	Mindfulness

Additional Coverage		
Optional Benefits		
		
Critical Illness	Life	AD&D

Wellness and Prevention Solutions
Included with all plan options



Online Doctors

Employee and Family Assistance Program

My Good Health.

Benefit Details



Life and AD&D	Entry	Essential	Enhanced
Employee	\$25,000 ¹	\$50,000	\$50,000

Amounts reduce by 50% at age 65



Dependent Life	Entry	Essential	Enhanced
Spouse	\$2,500	\$5,000	\$5,000
Child	\$1,000	\$2,500	\$2,500

¹No waiver of premium



Extended Health Care	Entry	Essential	Enhanced
Reimbursement level		80%	
Health practitioners* (per practitioner)	\$500		\$600
Accidental dental (per lifetime)		\$2,000	
Ambulance		Unlimited ground and air within Canada	
Orthotics and orthopedic shoes (per 2 CY)	\$250		\$300
Convalescent Care	No coverage	\$30 per day, up to 180 days (<i>Excludes substance abuse</i>)	
Diagnostic tests		\$1,000	
Durable medical equipment (per lifetime)		\$5,000	
Hearing aids (per 3 CY)		\$700	
Hospital accommodations (semi-private or private rooms; per day)	No coverage		\$200
Mobility aids and orthopedic appliances		\$2,000	
Nursing care		\$10,000; up to a maximum of \$25,000 per lifetime	
Other medical services and supplies		Covered	
Oxygen (per lifetime)		\$1,000	
Prostheses (per lifetime)		\$10,000	

*Physiotherapist, Massage Therapist, Acupuncturist, Mental Health Practitioners (combined), Podiatrist/Chiropodist, Chiropractor, Naturopath, Osteopath, Speech Therapist
Benefits are per CY unless otherwise stated



Vision Care	Entry	Essential	Enhanced
Eye exams (per 24 months or 12 months for children)	\$75	Reasonable and customary (R&C) limit	
Frames and lenses (per 24 months)	Not covered	\$200	\$300



Dental Care	Entry	Essential	Enhanced
Basic care reimbursement level	80%		
Basic care maximum	\$1,000	\$1,500	
Composite fillings	All		
Major restoration reimbursement level	No coverage	50%	
Major restoration maximum	No coverage	\$500	\$1,500
Recall exam frequency	9 months		
Fee guide	Current		

Benefits are per CY unless otherwise stated



Prescription Drugs	Entry	Essential	Enhanced
Reimbursement level	80%		
Prescription drugs maximum	\$3,000	\$5,000	\$20,000
Diabetic supplies	\$1,000	\$2,000	\$5,000
Glucose monitoring systems	Covered under diabetic supplies maximum		\$4,000
Blood glucose test strips	Allowable quantity is based on diabetes treatment		
Managing Chronic Disease	\$500		
Viscosupplementation module	Yes		
Opioid Management	Yes		



Worldwide Travel	Entry	Essential	Enhanced
Reimbursement level	100%		
Travel maximum	\$5 million 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	No coverage		
Worldwide travel assistance	Yes		

Benefits are per CY unless otherwise stated

Add-on

1



Long Term Disability	Entry	Essential	Enhanced
Benefit formula	No coverage	66.67% of salary	66.67% of salary
Non-evidence limit (NEL)		\$2,000	\$2,000
Maximum benefit (per month)		\$4,000	\$4,000
Elimination period		16 weeks	16 weeks
Benefit period		Earlier of 5 years or age 65	
Integration of benefits		Yes – Direct offset	
All source maximum		85% of pre-disability salary	
Pre-existing conditions		Yes (6/12/24)	
Duration of own occupation		24 months	
Cost of living adjustment		None	
Termination age		Age 65 (less elimination period)	

LTD benefit is non-taxable and must be 100% employee paid

Add-on

2



Health Spending Account (HSA)*

Maximum (fixed)	\$200 or \$500 or \$700
Benefit period	Calendar Year
Deposit frequency	Annual
Eligibility	Member and CRA dependents
Participation	Mandatory (if chosen)
Member core plan opt-outs	Ineligible
Administration Fee	8.5%

3



Personal Wellness Account (PWA)*

Maximum (fixed)	\$200 or \$400 or \$600
Benefit period	Calendar Year
Deposit frequency	Annual
Eligibility	Member only
Participation	Mandatory (if chosen)
Member core plan opt-outs	Ineligible
Administration Fee	8.5%

Enhance your plan!

Promote employee health and wellness by giving them more choice on where they spend their health dollars to cover eligible expenses not paid for by the group plan.

**HSA & PWA Accounts: Billing to include the total of claims amount with administration fees and applicable taxes. Credit Carry Forward method for unused credits management. No advisor commission is applicable.*

Wellness & Prevention Solutions

- ▶ Included on ALL plans.

My Good Health®

Comprehensive wellness portal
with health risk profile

**Employee and Family
Assistance Program**

A full spectrum of care for
employees and their families

Connected **Care**

Special access and pricing for
innovative digital health solutions



Access to leading medical specialists
at world class institutions

Online *Doctors*

Medical care in minutes for you and
your family (3 visits per year)



Savings on health and wellness
related expenses of up to 20%.

Connected Care

- ▶ Convenient access and preferred pricing for innovative emerging health care options.



Online Doctors - Use your mobile device or computer to connect with a Canadian doctor in minutes, for consultation and treatment – day or night.



Personalized Medicine - Get test results that can show how your DNA will affect your response to specific drugs which helps your doctors prescribe the most effective and safe medication for you and at what dosage



Diabetes Care Program - Test strips arrive at your doorstep as you need them, and health professionals develop a personalized plan to meet your needs.



Virtual Physio - Connect with a physiotherapist for easy, convenient assessment, and customized treatment available wherever you are using your desktop or mobile device.



Mental Wellness Options - enhance your mental health and wellbeing, anytime anywhere.
Live Therapy | Text Therapy | iCBT | Mindfulness

Optional Benefits

Additional coverage that a member pays for directly



	Critical Illness	Life
Benefit maximum (employee and/or spouse)	\$200,000	\$250,000
Benefit maximum (children)	\$5,000	\$25,000
Non-evidence limit	\$20,000	\$20,000
Pre-existing conditions	24/24	24 months for death by suicide
Family content	Cannot be covered as both employee and a dependent/spouse	
Waiver of premium	None	
Billing method	Member direct (PAD or credit card)	
Termination age	Age 70	Age 70
Rider(s)	n/a	AD&D

► Available on ALL plans.



AD&D amount matches Life amount, with single or family coverage available

Optional Benefits



Leading
user interface



Comprehensive
coverage



Automated
maximums



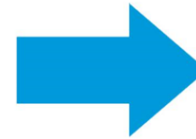
Integrated real time
premium calculator



Responsive enrolment
form with e-signature



Pay direct
premiums



Conversion options
upon termination



'Turn key'
communications

Rates

Rates



Uniform member
rates for core benefits



Rates shown by
line of benefit



Rates
updated annually



Standard optional
benefit rates

Priced for stability

Claims are pooled together with other small businesses to protect against the financial impact of high claims activity. This helps ensure plans remain more affordable over time.

Welcome

Member resources

Custom **Flyer** is shared along with ID card, welcome materials and electronic benefits booklet



Online resources

 medaviebc.ca/members

Medavie Blue Cross @ a glance



Health, Drug and Life Coverage

- Reimbursement for 80% of covered drug and extended health benefit costs (up to annual maximums)
- Mandatory Generic Substitution on drugs
- Can be combined with coverage from a spouse or partner (Coordination of Benefits)
- Life and Accidental Death and Dismemberment (AD&D) coverage automatically included
- [Mental health](#) support, both online and in-person



Medavie Blue Cross Mobile App

- Submit a claim, view past claims, browse coverage, find a health professional, access digital health services, present your mobile ID card, get reminders on when to take your medication, and [more](#)
- Download for free on Google Play or the App Store

Connected Care

- Connected Care reflects how you live your life - on the go, on your own terms.
- Enjoy [member-exclusive access](#) and preferred pricing for innovative, convenient health care options.



My Good Health.

- In the case of serious medical condition, provides you and your eligible dependents the opportunity to have your medical files, diagnosis and treatment plan reviewed by specialists at world class medical institutions
- [Online health portal](#)
- Create your own personal profile for customized advice, information, and tips
- Interactive health risk assessment tool



BLUE ADVANTAGE™

- [Exclusive discounts](#) on products and services from participating providers
- Just present your ID card and mention Blue Advantage



Travel Coverage

- Emergency Medical Coverage including hospitalization, medical appliances, drugs and ambulance services.
- Worldwide Travel Assistance - 24 hours a day, 7 days a week through our toll-free number



GET THE FULL STORY

visit medaviebc.ca/members

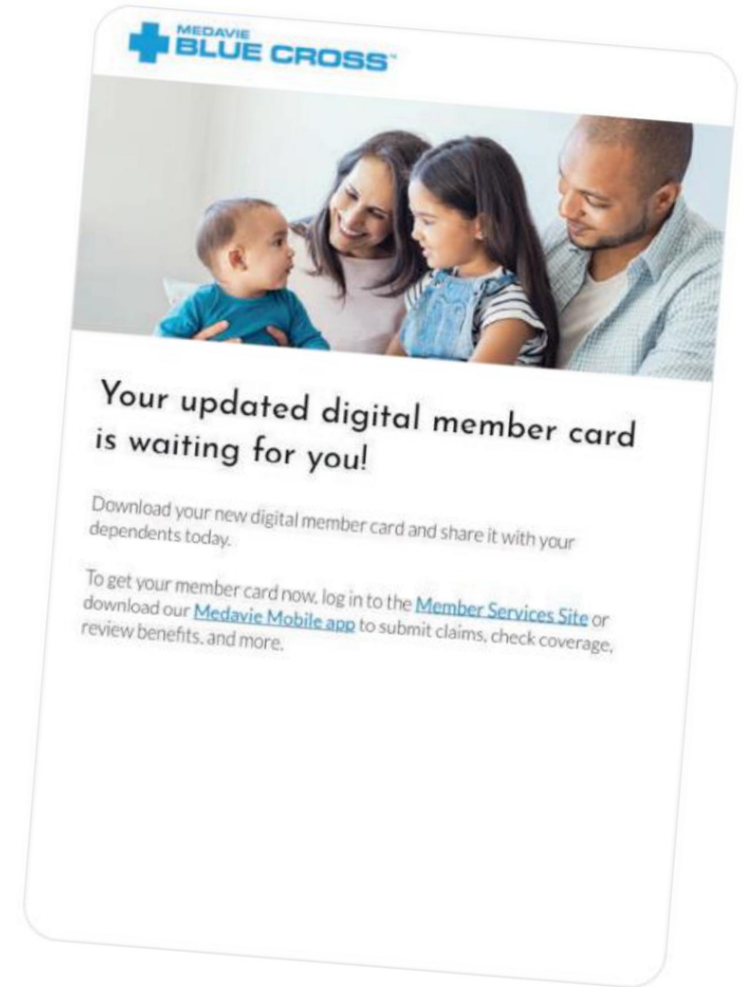
Log on for full details on your plan, and to explore all the great ways Medavie Blue Cross can help you and your family achieve better health!



Also available:

Digital *Welcome* Package

- ✓ Eliminates need for member to receive their Medavie Blue Cross ID card by mail
- ✓ Members receive access to their benefits the day their plan becomes active



- Submit a claim just by taking a photo
- Search benefit details
- View past claims
- Find a health professional near you
- Use and share a mobile ID card
- Get reminders on when to take and refill your medications
- Access Connected Care member-only digital health solutions



Value

The value of Benefits for Small Business

BUSINESS OWNER	EMPLOYEE
Access comprehensive coverage	Health, Dental, Travel & Life Coverage
Pooled experience stabilizes rates	Access to additional coverage options
Option to customize coverage with spending accounts and Optional Benefits	Extensive ePay provider network
Budget-friendly plans that can grow with your business	Medavie Mobile App
Minimal effort to administer	Digital care and mental health benefits and resources
Protects employees and their families	Access to Second Opinion
Attracts and retains talent	Blue Advantage savings

Medavie Blue Cross:
committed to exceptional customer service



Brand that Canadians trust most
for health and dental insurance



Canada's most reputable
health benefits company



Hall of Fame inductee for Canada's
Most Admired Corporate Culture



National leader in community
investment and social responsibility