

## Optional *Benefits*

Benefits for Small Business

# Benefit Overview

Members are asking for more choice and the ability to customize their own benefit plan. Adding Optional Benefits demonstrates that you're listening – and responding to their needs.



Our digital insurance platform provides plan members with access to additional coverage that adds value to your benefit plan and helps protect their health and financial wellbeing. It's completely secure and impressive in its simplicity. Members can obtain quotes in seconds and secure coverage in minutes. There is **no cost or effort for you as a plan sponsor.**

Introduce a comprehensive new suite of benefits at group rates lower than plan members are likely to find on their own. Members can apply up to certain amounts with **no medical questions asked when purchased within the first 30 days!**

See Benefits Summary below for details.



### Hassle-free digital experience

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



### 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 to know.



### 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.



### Elimination of administration

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

## Benefits Summary

2-10 employees

Benefit	Term age	Non-Evidence Limit (NEL) <sup>1,2</sup>			Benefit Maximum		
		Member	Spouse	Child	Member	Spouse	Child
Critical Illness (CI) <sup>3</sup>	70	\$20,000	\$20,000	\$5,000	\$200,000	\$200,000	\$5,000
Life <sup>4</sup>	70	\$20,000	\$20,000	\$25,000	\$250,000	\$250,000	\$25,000
Accidental Death and Dismemberment (AD&D)	70	Can be selected as an add-on to Life, with single or family coverage available. For the member, coverage will match their approved amount of Life coverage. For family coverage, the spouse is covered for 40% of the member's approved coverage amount (50% if no covered children) and each child is covered for 5% of the member's approved coverage amount (10% if no covered spouse).					

<sup>1</sup>Applies within 31 days of the eligibility date of a new member or spouse, or the date the member experiences a qualifying life event or during a defined 31-day open enrolment period

<sup>2</sup>For groups foregoing the use of the Medavie Blue Cross digital insurance platform, all new amounts of coverage require proof of health

<sup>3,4</sup>Available in units of \$10,000 for Member and Spouse and units of \$5,000 for Child

## Monthly rates

### Life (per \$10,000)

Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
0 to 29	\$0.45	\$0.69	\$0.20	\$0.32
30 to 34	\$0.57	\$0.93	\$0.34	\$0.52
35 to 39	\$0.79	\$1.45	\$0.56	\$0.98
40 to 44	\$1.00	\$1.91	\$0.74	\$1.37
45 to 49	\$1.70	\$3.37	\$1.22	\$2.34
50 to 54	\$2.89	\$5.77	\$1.89	\$3.66
55 to 59	\$4.25	\$8.51	\$2.94	\$5.68
60 to 64	\$7.46	\$14.91	\$5.45	\$10.54
65 to 69	\$12.54	\$25.09	\$8.11	\$15.66

Child rate: \$1.03 per \$5,000

Covers all children, independent of family size

### AD&D (per \$10,000)

Member only	Family
\$0.43	\$0.62

Rates exclude applicable sales taxes.

### Critical Illness (per \$10,000)

Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
0 to 29	\$0.90	\$1.14	\$1.05	\$1.21
30 to 34	\$1.23	\$1.72	\$1.58	\$1.92
35 to 39	\$1.66	\$2.81	\$2.37	\$3.12
40 to 44	\$2.66	\$5.06	\$3.57	\$5.03
45 to 49	\$4.45	\$8.50	\$5.45	\$7.96
50 to 54	\$8.19	\$15.61	\$7.92	\$12.14
55 to 59	\$14.54	\$28.29	\$10.92	\$18.16
60 to 64	\$22.99	\$42.97	\$14.49	\$25.10
65 to 69	\$32.87	\$61.45	\$19.27	\$33.38

Child rate: \$1.91 per \$5,000

Covers all children, independent of family size