



Benefits for Small Business

Enabling healthy and successful workplaces



Benefits that work for you



For over 80 years, Medavie Blue Cross has been enhancing the wellbeing of Canadians and helping businesses thrive in a competitive market. As a not-for-profit, we invest in creating cost-effective health plans for small businesses that employees can rely on.

Benefits for Small Business offers:



- ✓ Comprehensive and cost-effective life, health, and dental insurance options for every need and budget including vision, travel, and disability coverage
- ✓ Added flexibility with Health Spending and Personal Wellness Accounts



- ✓ Quick plan activation and simple administration
- ✓ No deductibles or medical questionnaires for core benefits
- ✓ Digital tools for seamless member access and claims submissions











- ✓ Virtual access to a suite of wellness services for both physical and mental wellbeing
- ✓ Complimentary Employee and Family Assistance Program
- ✓ Free health assessments
- ✓ Industry-leading voluntary benefits at no cost to the plan

PRICED FOR STABILITY

To keep your plan affordable over time, claims are pooled together with those of other small businesses. This helps maintain stable pricing, ensuring you can consistently support your employees with meaningful benefits well into the future.

A Plan that Grows with You







Benefits for Small Business	Core Benefits						Add-on	
								
Plan Options	Life and AD&D	Dependent Life ¹	Extended Health Care (with Dental)	Prescription Drugs ²	Travel	Long Term Disability	Health Spending Account	Personal Wellness Account
Enhanced	\$50,000	\$5,000	Best	Best	Better	✓	✓	✓
Essential	\$50,000	\$5,000	Better	Better	Better	✓	✓	✓
Entry	\$25,000	\$2,500	Good	Good ³	Good	✗	✓	✓

¹ Spousal amounts shown. Child amounts \$1,000 (Entry) and \$2,500 (Essential and Enhanced)
² Benefit coverage is compliant with RAMQ formulary and guidelines.
³ Current RAMQ maximum.

WELLNESS AND PREVENTION SOLUTIONS




Member pays directly at preferred rates

Connected Care - A Comprehensive Health and Wellness Platform

-  Mental Wellness
-  Specialized Health Coaching
-  Health Assessments
-  Much More

Additional Coverage

Optional Benefits

-  Critical Illness
-  Life
-  AD&D

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

Value-added support at no additional cost!

Health Connected
Comprehensive health
assessments

Employee and Family
Assistance Program

Online Doctors

Medical Second
Opinion

Benefits for
Small Business

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)	Entry ¹	Essential	Enhanced
	\$25,000	\$50,000	\$50,000



¹ No waiver of premium applies to the Entry plan.



Extended Health Care ²	Entry	Essential	Enhanced
Reimbursement level	80%	80%	80%
Health practitioners ³	\$300 per practitioner	\$500 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 → Excludes substance abuse		
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/Chiropractist, Chiropractor, Naturopath, Osteopath, Speech Therapist.



Prescription Drugs ⁴	Entry	Essential	Enhanced
Reimbursement level	Current RAMQ maximum	70%	80%
Prescription drugs	Unlimited	Unlimited	Unlimited
Diabetic supplies	Unlimited	Unlimited	Unlimited
Glucose monitoring systems	← \$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 and ASA Therapy		



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 ⁵	Entry	Essential	Enhanced
Basic care reimbursement level	60%	70%	80%
Basic services maximum	\$750	\$1,000	\$1,500
Composite fillings	All	All	All
Major restoration - reimbursement level	No coverage	50%	50%
Major restoration - maximum	No coverage	\$500	\$1,000
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 →		

^{4,5} 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.



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	
Taxable		No (Employee paid)	
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 the elimination period)	

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

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



Health Spending Account (HSA)
 Yearly allocation choices of \$300, \$500, \$750 or \$1,000

Personal Wellness Account (PWA)
 Yearly allocation choices of \$300, \$500, \$750 or \$1,000 *Member-only benefit*



Connected Care

Convenient Access • Trusted Providers • Personalized Solutions



A Comprehensive Health & Wellness Platform

- ✓ Virtually access General Practitioners
- ✓ Counseling in various modalities
- ✓ Tailored support for women's health, chronic conditions and ADHD
- ✓ Financial & personal wellbeing resources
- ✓ Pharmacogenetic testing, virtual physio and more!

Programs and services under Connected Care are available to Medavie Blue Cross members at preferred pricing. Depending on the plan design, expenses may be eligible for reimbursement through Extended Health Benefits, Health Spending Accounts, Personal Wellness Accounts, or the Health Coaching & Chronic Disease Management benefit.

Benefits for
Small Business

Optional Benefits

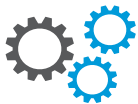
A TURNKEY, VALUE-ADD SUITE OF VOLUNTARY BENEFITS

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.

Exceptional Member Experience

We're dedicated to creating an elevated client and member experience and this is reflected in our Net Promoter Scores (NPS), which consistently outperform industry benchmarks for customer satisfaction.

Mobile App

Submit claims, check coverage, access a mobile ID card and much more

Our mobile app, Blue Cross Mobile, is one of the highest rated apps of any insurance company and includes unique built-in functions to help members manage prescription drugs, search for health professionals in their communities, submit a claim just by taking a photo of the document, view past claims, search benefit details, including prescription drug coverage, use as a mobile ID card and more! [Learn more](#)

Member Services Site

Full plan details, submission options and claims tracker

Members can find out what Medavie Blue Cross has to offer in our online plan member centre. Here they can search coverage options, submit claims, or discover different solutions that may work best for them.

Provider ePay

Direct payment on member's behalf

We have partnerships with pharmacies across Canada and a nation-wide network of licensed health care professionals who are approved to submit claims to us using our advanced ePay electronic payment network. That means instead of paying the entire bill and waiting for a claims reimbursement, members can pay only the portion not covered by their plan.

Total Experience Program

Supporting our ongoing operational excellence journey

We consistently listen, learn and act on feedback from plan sponsors, administrators, and members. It's just one of the feedback channels we have established to ensure we reflect the voice of our customers and deliver an outstanding experience to all.



Digital Welcome Package


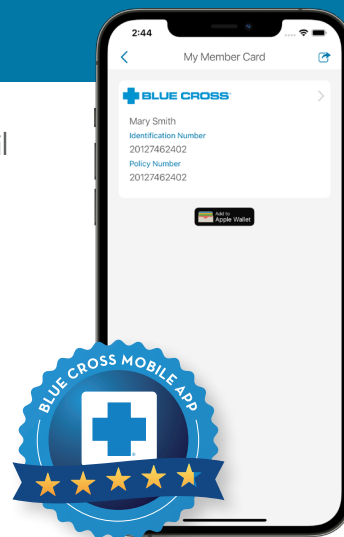
Our standard welcome package that reflects members' lifestyles

- 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

For many plan sponsors and members a physical ID card seems like a throwback – one more physical document to keep track of and carry around, when most of their life is a touch away on their phone.

That's why several years ago we introduced our digital ID card on our Blue Cross Mobile app and Member Services Site. It's a popular option for members – they can just flash their app to their health provider to apply their coverage.

With digital-only ID cards, we make life easier for the member and the plan.



Welcome to Medavie Blue Cross!

We're happy to have you as a member.

Let's set up your online account so you can start using your benefits.

Use your online account to access:

- your digital member card
- info about your plan
- self-serve tools

Enter the info below to get started.


Date of birth (DD/MM/YYYY)

First 3 characters of your postal code/zip code

[Continue](#)

A warm, secure welcome

On the day their plan becomes active, the member receives an email welcoming them to their plan, and are walked through an easy, intuitive process to confirm their identity and access their new ID information through the app or Member Services Site. Within minutes they have full access to all the information they need to understand and take full advantage of their benefits plan!



You're all set!

Your password has been saved—you can now use it to log into our Medavie Blue Cross Mobile app or our Member Services Site.

What's next?


[Download our app](#)
Our mobile app gives you easy access to your account wherever you are. You can also use the app as your member card—it'll be available right from the login screen after you log in the first time.

[Access your member card](#)
Log in to our Member Services site to download your card to have on hand and share with dependents—you'll need it to use your benefits. You can save it on your phone, or print it off and carry it with you.

[Explore our Welcome Centre](#)
Learn about being a Medavie Blue Cross member, with info on member perks and guides on how to use our services and tools.

Life changes made easy

Members get an email telling them that their ID card information has been updated. This means they get their information faster, automatically on their app or in the Member Services Site.



Medavie BLUE CROSS

Your updated digital member card is waiting for you!

Download your new digital member card and share it with your dependents today.

To get your member card now, log in to the [Member Services Site](#) or download our [Medavie Mobile app](#) to submit claims, check coverage, review benefits, and more.

A seamless member experience

Our digital services reflect how your members live. With the Digital Welcome Package, you make it easier for them to take advantage of their plan from the convenience of their phone or computer.

**Benefits for
Small Business**

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 from the Province of 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 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 Quebec through a licensed Medavie Blue Cross advisor. Please contact your Medavie Blue Cross representative for details about our small business plans for Ontario and Atlantic Canada.

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

** Renewal pricing and rate updates are calculated annually from the plan's implementation date until June 1. For more information, please refer to the technical document. For the Enhanced plan, no rate guarantee will apply if a high-cost specialty drug claim is submitted within the first three months. For more information, please refer to the Benefits for Small Business technical document.

BENEFITS FOR SMALL BUSINESS

ENABLING HEALTHY AND SUCCESSFUL WORKPLACES

Rate Calculator

Please provide accurate information so we can secure the best possible rates for you.

1. Does the group currently have health insurance?	<input type="radio"/> Yes <input type="radio"/> No
2. If yes, what is the most recent renewal health rate for a single cardholder?	
3. Desired effective date (MM/DD/YYYY):	

	Employee Name	DOB (MM/DD/YYYY)
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

CALCULATE

CLEAR

BENEFITS FOR SMALL BUSINESS

ENABLING HEALTHY AND SUCCESSFUL WORKPLACES

Core Benefits



Life, Dependent Life and AD&D	Entry	Essential	Enhanced
Single			
Family			



Extended Health Care and Travel	Entry	Essential	Enhanced
Single			
Family			



Dental	Entry	Essential	Enhanced
Single			
Family			



Long Term Disability (LTD)	Entry	Essential	Enhanced
Rate per \$100 benefit	No Coverage		

Notes:

- Group must have a minimum of two employees covered for Health and Dental benefits at all times. Health and Dental benefits can only be waived if covered by another spousal group plan.
- Family Life rates will apply for Dependent Life if the member names their spouse as beneficiary, even under single Health and Dental coverage.
- Benefit coverage is compliant with RAMQ formulary and guidelines.
- No administration fee.
- The above rates are applicable in Quebec effective June 1, 2026 to May 31, 2027.

For Medavie internal use:

About us



Medavie Blue Cross is a premier all-in-one carrier that provides health, dental, travel, life and disability benefits, and administers various federal and provincial government-sponsored health programs across Canada. As a not-for-profit organization, we are proud to commit an annual social dividend to the Medavie Health Foundation to support programs and initiatives aimed at addressing some of our country's most pressing physical and mental health care challenges.

For more information, please contact your Medavie Blue Cross representative or visit: medaviebc.ca/benefitsforsmallbusiness.



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Blue Cross Life Insurance Company of Canada underwrites all life and income replacement benefits.