

# Benefits for Small Business

ENABLING HEALTHY AND SUCCESSFUL WORKPLACES

## Benefits for Small Business (BSB) Plan Specifications

Ontario and Atlantic Canada

Group size	<ul style="list-style-type: none"> <li>• Minimum of two lives with all lines of benefits is required</li> <li>• Maximum of ten lives at time of setup with organic growth to 25 lives</li> <li>• Groups of one life are not eligible for this coverage, this includes association groups</li> </ul>
Eligible business	<ul style="list-style-type: none"> <li>• The business must be established and active for a minimum of 6 months</li> <li>• Please speak to your Medavie Blue Cross representative for companies in transportation (water and air), oil and gas extraction, mining and fishing industries, non-profit organizations (if requiring LTD coverage), daycare, social services, home care, nursing, municipalities, school, and offshore activities.</li> <li>• Trucking companies do not require underwriting approval. For owner/operator scenarios, please speak to your Medavie Blue Cross representative for more information</li> <li>• All employees must be actively at work and able to perform the essential duties of their own occupation</li> <li>• Must have a Canadian signing officer</li> </ul>
Eligible individuals	<ul style="list-style-type: none"> <li>• Canadian residents in Ontario and Atlantic Canada under age 75 who are covered by their provincial health plan</li> <li>• Full-time permanent employees who are actively working at least 20 hours per week</li> <li>• Seasonal and contract employees may be eligible for coverage</li> <li>• Self-employed and contractual employees are not eligible for LTD coverage</li> <li>• Groups of 2 lives require underwriting approval for LTD coverage - please speak to your Medavie Blue Cross representative for more information</li> </ul>
Termination age	Earlier of retirement or age 75, unless otherwise specified
Applicable provinces	<ul style="list-style-type: none"> <li>• This plan design applies to businesses in Ontario and Atlantic Canada</li> <li>• A separate plan design is available for businesses in Quebec based on provincial guidelines</li> </ul>
Participation basis	<ul style="list-style-type: none"> <li>• Employees must enroll in all coverage they are eligible for</li> <li>• Health and Dental benefits can only be waived if covered by another spousal group plan</li> <li>• Group must have a minimum of two employees covered for Health and Dental benefits at all times</li> </ul>
Family content	<ul style="list-style-type: none"> <li>• Must be a true employer-employee relationship, must receive wages and/or a T4 from the plan sponsor</li> <li>• Groups with LTD must have less than 50% family content</li> </ul>
Waiting periods	<ul style="list-style-type: none"> <li>• No waiting period for those actively at work on the date the groups' coverage commences</li> <li>• 3 months for all new employees</li> <li>• If a part-time employee becomes full-time, their waiting period starts when full-time work begins</li> </ul>
Late entrants	<ul style="list-style-type: none"> <li>• Not applicable as enrolment is Mandatory</li> <li>• All new eligible employees will be added as of the date their waiting period is complete, with premiums back billed up to a maximum of 12 months</li> </ul>
Evidence of insurability	Not required for core benefits
Deductible	None
Waiver of premium	<b>Entry:</b> None   <b>Essential and Enhanced:</b> Only applicable if LTD is selected by the group and if totally disabled. Life, AD&D and LTD premiums waived after expiry of LTD elimination period
Spousal waivers	Yes, Health and Dental only
Survivor coverage	Yes, health and dental only, 12 months, no premium

Annual billing	No
Benefit flexibility	Optional Benefits, Health Spending Account, Personal Wellness Account, LTD (in ATL and ON only)
Commission	15% for the first year and 10% thereafter
Cost share	Employer must pay at least 25% of the premium. LTD is 100% employee paid
Grandfathering of coverage	No - Coverage volumes exceeding the non-evidence limit will not be grandfathered from another carrier's plan. Benefits for small business follows a standard drug formulary, with mandatory generic substitution and special authorization requirements for specialty medications
Rate guarantee	New groups sold from June 1, 2024 and going forward, renewal will occur annually on June 1st each year with the following rate guarantee: 1 <sup>st</sup> renewal - BSB inflation increase only 2 <sup>nd</sup> renewal - BSB inflation increase + one claims tier rate adjustment (if applicable) 3 <sup>rd</sup> renewal - BSB inflation increase + move up or down to any claims tier as applicable  Note: For new groups taking Enhanced coverage, no rate guarantee will apply if a high-cost specialty drug claim is made in the first 3 months
Renewal date	June 1, annually
Renewal modification notice period	At least 60 days
Right to convert to an individual policy	Standard conversion rights apply
Premium payment method	Pre-authorized debit (PAD) only
Plan changes inside pool	Move up or down one level at renewal only; with 24-month lock in from date of change
Plan changes outside pool	Cannot return to this plan after moving to a non-pooled product
Rejoining pool after cancellation	Cannot reapply for 2 years after termination date - please speak to your Medavie Blue Cross representative for more information.
White labelling	Not available with this product
Processing time	5 business days <i>(upon receipt of complete information)</i>

NOTE: If a scenario arises outside these rules, please contact your Medavie Blue Cross representative.

### Core Benefits

Life	Entry <sup>1</sup>	Essential	Enhanced
Basic Life – Employee <i>(50% reduction at age 65)</i>	\$25,000	\$50,000	\$50,000
Dependent Life - Spouse	\$2,500	\$5,000	\$5,000
Dependent Life - Child	\$1,000	\$2,500	\$2,500
Accidental Death and Dismemberment <i>(50% reduction at age 65)</i>	\$25,000	\$50,000	\$50,000

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

Extended Health Care <sup>2</sup>	Entry	Essential	Enhanced
Reimbursement level	80%	80%	80%
Health practitioners <sup>3</sup>	\$500 per practitioner	\$600 per practitioner	\$600 per practitioner
Accidental dental	\$2,000 per lifetime	\$2,000 per lifetime	\$2,000 per lifetime

Ambulance	← Unlimited ground and air within Canada →		
Custom orthotics and orthopedic shoes	\$250 per 2 calendar years	\$300 per 2 calendar years	\$300 per 2 calendar years
Convalescent Care	No coverage	← \$30 per day, up to 180 days (Excludes substance abuse) →	
Diagnostic tests	\$1,000 per calendar year	\$1,000 per calendar year	\$1,000 per calendar year
Durable medical equipment	\$5,000 per lifetime	\$5,000 per lifetime	\$5,000 per lifetime
Hearing aids	\$700 per 3 calendar years	\$700 per 3 calendar years	\$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	\$2,000 per calendar year	\$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	\$1,000 per lifetime	\$1,000 per lifetime
Pharmacogenetic Testing	\$500 per lifetime	\$500 per lifetime	\$500 per lifetime
Prostheses	\$10,000 per lifetime	\$10,000 per lifetime	\$10,000 per lifetime
Vision - Eye exams	\$75 per 24 months; 12 months for children	← Reasonable and customary (R&C) limit per 24 months; 12 months for dependent children →	
Vision - Frames and lenses	No coverage	\$200 per 24 months	\$300 per 24 months
<b>Dental Care <sup>4</sup></b>	<b>Entry</b>	<b>Essential</b>	<b>Enhanced</b>
Basic care reimbursement level	<b>80%</b>	<b>80%</b>	<b>80%</b>
Basic Care 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	9 months	9 months
Scaling	6 units per 12 consecutive months	6 units per 12 consecutive months	6 units per 12 consecutive months
Fee guide	Current	Current	Current
<b>Prescription Drugs <sup>5</sup></b>	<b>Entry</b>	<b>Essential</b>	<b>Enhanced</b>
Reimbursement level	<b>80%</b>	<b>80%</b>	<b>80%</b>
Prescription drugs maximum	\$3,000	\$5,000	\$20,000
Dispensing Fee Frequency Limit <sup>6</sup>	5 per maintenance drug	5 per maintenance drug	5 per maintenance drug
Diabetic supplies	\$1,000 per calendar year	\$2,000 per calendar year	\$5,000 per calendar year
Glucose monitoring systems	← Covered under "diabetic supplies" maximum →		\$4,000 per calendar year
Blood glucose test strips	← Allowable quantity based on diabetes treatment →		

Health Coaching and Chronic Disease Management	\$500 per calendar year	\$500 per calendar year	\$500 per calendar year
Modules included	← Viscosupplementation, Opioid Management, ASA therapy, Weight Loss Drugs →		
<b>Worldwide Travel</b>	<b>Entry</b>	<b>Essential</b>	<b>Enhanced</b>
Reimbursement level	100%	100%	100%
Travel maximum	← \$5,000,000 per person per incident →		
Travel days per trip <sup>7</sup>	180	180	180
Out-of-country referrals maximum	\$500,000 per person, per lifetime	\$500,000 per person, per lifetime	\$500,000 per person, per lifetime
Trip cancellation and interruption	No coverage	\$5,000 per person per trip	\$5,000 per person per trip
Baggage loss	No coverage	\$500 per person per trip	\$500 per person per trip
Worldwide travel assistance	Yes	Yes	Yes

<sup>2,4</sup> Health and Dental benefits are subject to reasonable and customary limits and are per Calendar Year unless otherwise specified. | <sup>3</sup> Health Practitioners include (no prescription required): Physiotherapist, Massage Therapist, Acupuncturist, Mental Health Practitioners (combined), Podiatrist/Chiropractor, Chiropractor, Naturopath, Osteopath, Speech Therapist | <sup>5</sup> 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. <sup>6</sup> Dispensing fee frequency limits are applicable only for maintenance drugs deemed appropriate for a 3-month supply, on a rolling calendar year basis and is not available in Quebec. <sup>7</sup> Coverage duration under age 75: First 180 days of trip outside province of residence. Coverage duration age 75 and over: First 60 days of trip outside province of residence.

Wellness & Prevention Solutions			
Included with all plan options			
<b>Online Doctors</b> <i>4 visits per year</i>	<b>Employee &amp; Family Assistance Program</b>	<b>Medical Second Opinion</b>	<b>Health Connected*</b> <i>Connected Care</i>

\* Health Connected was formerly known as My Good Health

CONNECTED CARE - digital health platform			
<b>Mental Wellness</b> <i>Plan covers: Extended Health Practitioner benefit</i>	<b>360 Total Care Program</b> <i>Plan covers: Health Coaching and Chronic Disease Management</i>	<b>Personalized Medicine</b> <i>Plan covers: Pharmacogenetic Testing</i>	<b>Online Doctors</b> <i>Member pays at preferred rate outside 4 sponsored visits</i>

### Add-on 1

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

### Add-on 2

HEALTH SPENDING ACCOUNT (HSA)*	
Allocation Maximum (Fixed amount)	\$200, \$500 or \$700
Benefit Period	Calendar Year
Deposit Frequency	Annual
Eligibility	Member and CRA dependents
Participation	Mandatory (if chosen)
Health & Dental opt-out due to spousal coverage	Ineligible
Administration Fee	8.5%

### Add-on 3

PERSONAL WELLNESS ACCOUNT (PWA)*	
Allocation Maximum (Fixed amount)	\$200, \$400 or \$600
Benefit Period	Calendar Year
Deposit Frequency	Annual
Eligibility	Member only
Participation	Mandatory (if chosen)
Health & Dental opt-out due to spousal coverage	Ineligible
Administration Fee	8.5%

\*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.**

### Optional Benefits (Member-direct coverage enhancement)

#### Optional Critical Illness

Benefit maximum (Employee and/or Spouse)	\$200,000 in units of \$10,000
Benefit maximum (Children)	\$5,000
Non-evidence limit	\$20,000
Pre-existing conditions	24/24
Waiver of premium	None
Billing method	Member direct (Credit Card or pre-authorized debit)
Termination age	Age 70
<b>Note:</b> Benefit maximums for Optional Critical Illness are per person. Member cannot be both an employee and a dependent/spouse.	

#### Optional Life

Benefit maximum (Employee and/or Spouse)	\$250,000 in units of \$10,000
Benefit maximum (Children)	\$25,000 in units of \$5,000
Non-evidence limit	\$20,000
Pre-existing conditions	24 months for death by suicide
Family content	Member cannot be covered as both an employee and a dependent/ spouse
Waiver of premium	None
Billing method	Member direct (Credit Card or pre-authorized debit)
Termination age	Age 70

#### Optional AD&D (Rider on Optional Life Benefit)

Benefit maximum (Employee and/or Spouse)	Matches approved coverage amount for Optional Life
Coverage options	Single or Family

Family coverage amounts (%)	<b>Member:</b> 100%; <b>Spouse:</b> 40% or 50% if there is no coverage for children <b>Children:</b> 5% per child or 10% if there is no covered spouse
Waiver of premium	None
Billing method	Member direct (Credit Card or PAD)
Termination age	Age 70
<b>Note:</b> Benefit maximums for Optional Life are per person. Member cannot be both an employee and a dependent/spouse.	

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