# **Emails**

## Plan Sponsor introduction (before open enrolment begins)

**SUBJECT: Introducing Optional Benefits**

Hello **[FIRST NAME]**,

As a valued client of Medavie Blue Cross, your employees now have access to Optional Benefits as part of their benefit plan! Below is some information about Optional Benefits and how employees can sign up. It’s fast and easy and we’ve created a [website](https://www.medaviebc.ca/en/group-benefits/plans/optional-benefits-plan-sponsor) for benefit plan administrators to explain why it’s important.

These benefits are 100% employee paid. There is no cost to your business. Employees pay group rates directly to Medavie Blue Cross, which are often lower than rates they would find on their own.

There is a limited time opportunity for employees to secure certain amounts of coverage without answering any medical questions.

**Optional Benefits offering**

The following Optional Benefits are available:

1. [**Critical Illness**](https://www.medaviebc.ca/en/optional/critical-illness) **insurance** covers plan members in the event of a sudden, serious illness and covers 36 conditions.
2. [**Life**](https://www.medaviebc.ca/en/optional/optional-life-insurance) **insurance** offers additional protection from financial hardship in the event of a death.
3. [**Accidental Death and Dismemberment**](https://www.medaviebc.ca/en/optional/optional-life-insurance/accidental-death-dismemberment-details) **insurance** covers accidental death or an accident resulting in a serious injury such as loss of a limb, loss of eyesight or paralysis.

Employees choose the type and amount of coverage that meets their needs. Benefits are lump sum, tax-free payments, which the member can spend as they choose, during what is often a very difficult time.

**Guaranteed coverage amounts**

Between **[OE START DATE]** and **[OE END DATE]**, up to **[$NEL AMOUNT]** of coverage is guaranteed, without needing to provide medical information. If employees need more coverage, more is available by completing a short health questionnaire as part of their online application.

**Fast and easy sign up**

Employees simply need to follow the steps below, which only take a few minutes.

1. Go to [medaviebc.ca/optional](https://www.medaviebc.ca/optional?accessCode=INSERTACCESSCODE)
2. Click on ‘Get a Quote’
3. Enter access code **[ACCESS CODE]**
4. Choose the types and amounts of coverage they want
5. Review their rates and coverage selections
6. Complete the online application

**Next Steps**

We will be sending email reminders during the time limited ‘open enrolment’ period to ensure employees know about their opportunity to enrol in this coverage without providing medical information.

**Contact Us**

If you have any questions, please email us at optionalbenefits@medavie.bluecross.ca or call us toll-free at 1-844-949-3809.

Thanks,

Optional Benefits Team at Medavie Blue Cross

***This message is not spam and has been sent to you on behalf of Medavie Blue Cross.***

You must be actively at work to secure coverage. If you are on an approved leave of absence, you can enrol in optional benefits coverage without providing medical information if you apply within 31 days of your return-to-work date.

This email message highlights features of the optional benefits insurance available. Exclusions and limitations apply. The rights of insured persons are governed solely by the policy.

## Email #1 (START)

**SUBJECT: Optional Benefits are here! – Time-limited opportunity**

Hello,

The time-limited opportunity for your employees to enrol in **Optional Benefits** is here! Please share the message below with your employees to ensure they know that there is coverage available without needing to provide any medical information.

Thanks,

Optional Benefits Team, Medavie Blue Cross

**\_\_\_\_\_\_\_\_\_\_\_**

Hello,

Great news! Our benefit plan with Medavie Blue Cross now includes **Optional Critical Illness** and **Optional Life** insurance, which provide you with financial resources in the event of a major illness or death. These can be very physically and emotionally difficult times, when you are also likely to be hit with unexpected expenses and a drop in income.

We’re all busy and we often put off important things, like preparing our families for the worst that can happen. In these uncertain times, securing additional financial protection for you and those you care about is so important.

Unlike regular health and disability benefits, these Optional Benefits provide lump-sum, tax-free payments to spend however you need – at a time when you and/or your family need it most.

For a limited time – between **[OE START DATE]** and **[OE END DATE] –** you can get up to **[$NEL AMOUNT]** in Optional Critical Illness and/or Optional Life coverage for you and/or your spouse without answering any medical questions! Coverage for children is also available.

Why consider Optional Benefits now?

* **Acceptance is guaranteed** – if you enrol during this limited-time opportunity
* **It’s more affordable** – group rates that are typically lower than you might find on your own
* **The process is simple and fast** – get a quote in seconds and sign-up in minutes
* **Coverage is comprehensive** – critical illness insurance covers 36 medical conditions
* **Coverage can be customized** – choose coverage for you, your spouse, and/or your children

A sudden critical illness or death can be physically, emotionally, and financially demanding. Optional Benefits provides greater financial protection, which allows you to focus more on your recovery.

[Don’t wait until it’s too late!](https://www.medaviebc.ca/optional?accessCode=INSERTACCESSCODE)

[***[Get an instant quote](https://www.medaviebc.ca/optional?accessCode=INSERTACCESSCODE)***](https://medaviebc.ca/optional/)

[Enter access code:](https://www.medaviebc.ca/optional?accessCode=INSERTACCESSCODE) **[[ACCESS CODE]](https://www.medaviebc.ca/optional?accessCode=INSERTACCESSCODE)**

Thanks,

Optional Benefits Team, Medavie Blue Cross

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## Email # 2 (MIDWAY POINT reminder)

***Subject Line:*  Reminder: Time-limited Optional Benefits opportunity**

Hello,

Your group’s Open Enrollment for **Optional Benefits** is underway! Please share the reminder below with your employees to ensure they do not miss this time-limited opportunity.

Thanks,

Optional Benefits Team, Medavie Blue Cross

**\_\_\_\_\_\_\_\_\_\_\_**

Hello,

Life can change in an instant. We all hope it won’t happen to us, but the reality is many families are seriously impacted by an unexpected **critical illness or death –** physically, emotionally, and financially.

Right now, you can protect yourself financially by obtaining **Optional Critical Illness** and/or **Optional Life** insurance in just a few minutes. You can apply without providing medical information, for a limited time.

In the event of a serious illness or injury, nearly 3 in 5 working Canadians say they would take on debt within 6 months. Canadians are becoming more confident about physically surviving a critical illness than financially surviving it.

Think about whether your current coverage would be enough to replace your income, cover your non-medical expenses and pay for medical expenses that your provincial health care plan may not cover.

**Consider securing Optional Benefits now**

* **Acceptance is guaranteed** – if you enrol during this limited time opportunity
* **More affordable** – group rates are lower than rates you are likely to find on your own
* **Customizable** – choose comprehensive coverage for you, your spouse, and/or your children
* **Fast and easy** – get a quote in seconds and sign-up in minutes
* **Spend benefit payments how you choose** – lump sum payments are tax free, no strings attached

The opportunity to enrol without answering medical questions ends **[OE END DATE].**

Don’t wait until it’s too late. Click the link below to learn more and get an instant quote.

[***Get an instant quote***](https://medaviebc.ca/optional/)

Enter access code: **[ACCESS CODE]**

Thanks,

Optional Benefits Team, Medavie Blue Cross

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You must be actively at work to secure coverage. If you are on an approved leave of absence, you can enrol in optional benefits coverage without providing medical information if you apply within 31 days of your return-to-work date.

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## Email # 3 (ENDING SOON reminder)

**SUBJECT LINE: Reminder - Don’t miss out on Optional Benefits!**

Hello,

Your group’s Open Enrollment for **Optional Benefits** is ending soon! Please share the reminder below with your employees so they do not miss out on this one-time opportunity. There is some coverage currently available without needing to provide medical information.

Thanks,

Optional Benefits Team, Medavie Blue Cross

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Hello,

You currently have an opportunity to enrol in **Optional Critical Illness and/or Life** insurance – which protects you and your family against the financial impact of a sudden, serious illness and/or death.

Now is the time to consider what would happen to your financial health if you (or your spouse) were unable to work due to a critical illness. In a recent survey, 60% of working Canadians said they’d take on debt within 6 months.

**Here are some questions to ask yourself:**

* If my ability to earn income was reduced, how would I need to adjust my finances?
* How much do I have set aside for emergencies?
* Is my current coverage enough to replace my income *and* pay for additional expenses

Time is running out for you to take advantage of the opportunity to get up to **[$NEL AMOUNT]** in critical illness and/or life insurance coverage – with no medical questions asked. You can get more coverage by answering some health questions, as part of your online application.

It’s easy to put off the important things. Helping to provide financial protection for your family if the worst happens, is one of them. Securing coverage is fast and easy. Don’t wait until it’s too late!

[***Get an instant quote***](https://medaviebc.ca/optional/)

Enter access code: **[ACCESS CODE]**

Thanks,

Optional Benefits Team, Medavie Blue Cross

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You must be actively at work to secure coverage. If you are on an approved leave of absence, you can enrol in optional benefits coverage without providing medical information if you apply within 31 days of your return-to-work date.

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## Email # 4 (FINAL reminder)

***SUBJECT LINE:* FINAL Reminder – Optional Benefits opportunity is ENDING!**

We have reached the final days of your open enrolment for **Optional Benefits**, which gives your employees the opportunity to sign up for up to **[$NEL AMOUNT]** in Optional Critical Illness, Optional Life, and Optional Accidental Death and Dismemberment insurance, guaranteed with no health questions asked.

Please share the **final reminder** below with your employees, so they do not miss out on this special time-limited opportunity.

Thanks,

Optional Benefits Team, Medavie Blue Cross

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Hello,

Your opportunity to enrol in up to **[$NEL AMOUNT]** of **Optional Critical Illness** and/or **Optional Life** coverage without providing medical information is ending on **[OE END DATE].**  This is your final reminder to take advantage of this opportunity.

After this date, you will need to provide medical information to obtain coverage.

Being diagnosed with a life-threatening illness can be a very physically and emotionally difficult time, when you are also likely to be hit with unexpected expenses and a drop in income.

Why consider securing optional coverage now?

* **Acceptance is guaranteed** – if you enrol during this limited time opportunity
* **It’s more affordable** – group rates that are typically lower than you might find on your own
* **It’s fast and easy** – get a quote in seconds and sign-up in minutes
* **Customize your coverage** – choose comprehensive coverage for you, your spouse, and/or children
* **No restrictions on benefit payments** – lump sum payments are tax free, no strings attached

Canadians are becoming more confident about physically surviving a critical illness than financially surviving it. These Optional Benefits offer a unique opportunity to get **greater protection** –and **peace of mind**– against the financial impacts of a sudden critical illness, serious injury or death.

We’re all busy and sometimes we put off the important things. [Don’t wait until it’s too late!](https://www.medaviebc.ca/optional?accessCode=INSERTACCESSCODE)

[***Get an instant quote***](https://medaviebc.ca/optional/)

Enter access code: **[ACCESS CODE]**

Thanks,

Optional Benefits Team, Medavie Blue Cross

***This message is not spam and has been sent to you on behalf of Medavie Blue Cross.***

You must be actively at work to secure coverage. If you are on an approved leave of absence, you can enrol in optional benefits coverage without providing medical information if you apply within 31 days of your return-to-work date.

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OPTIONAL

## Plan Sponsor webinar reminder (optional)

Hello,

As a reminder, we invite you to attend a webinar for a more comprehensive overview of your **Optional Benefits** and a demonstration on how to sign up.

The webinar will take place on **[WEBINAR DATE].** Click [here](file:///%5C%5Csmtl001%5Chome%24%5CBCQMDDG%5CData%5CDesktop%5CINSERT%20WEBEX%20LINK) **[WEBINAR REG LINK]** to register. Can’t make it? Don’t worry. We will record the webinar and send you a link to watch the recording a time that’s convenient for you.

To see your rate and apply go to[medaviebc.ca/optional](https://www.medaviebc.ca/optional) and enter access code **[ACCESS CODE]**.

**Contact Us**

If you have any questions at all, please email us at optionalbenefits@medavie.bluecross.ca.

Thanks,

Optional Benefits Team at Medavie Blue Cross

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