

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!** See Benefits Summary 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.



Seamless integration

Fully embedded inside the existing benefits plan so members can view, manage and inquire about all their benefits inside one uniform experience.



Configurable product suite

Members only see the benefits their group plan offers and select coverage based on their needs.



Elimination of administration

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



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.



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.



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.



Great service

The Optional Benefits team is integrated within your existing account team. We know you, so you get a streamlined and uniform experience too!

Benefits Summary

Benefit	Term age	Group Size ¹	Non-Evidence Limit (NEL) ^{2,3}			Benefit Maximum ⁴		
			Member	Spouse	Child	Member	Spouse	Child
Critical Illness (CI) ^{5,6}	70	3-99	\$20,000	\$20,000	\$5,000	\$200,000	\$200,000	\$5,000
		100-499	\$30,000	\$30,000	\$10,000	\$250,000	\$250,000	\$10,000
		500-999	\$40,000	\$40,000	\$10,000	\$250,000	\$250,000	\$10,000
		1,000-4,999	\$50,000	\$50,000	\$10,000	\$250,000	\$250,000	\$10,000
		5,000+	\$60,000	\$60,000	\$25,000	\$400,000	\$400,000	\$25,000
Life ^{5,6}	70	3-99	\$20,000	\$20,000	\$25,000	\$250,000	\$250,000	\$25,000
		100-499	\$30,000	\$30,000	\$25,000	\$500,000	\$500,000	\$25,000
		500-999	\$40,000	\$40,000	\$25,000	\$500,000	\$500,000	\$25,000
		1,000-4,999	\$50,000	\$50,000	\$25,000	\$500,000	\$500,000	\$25,000
		5,000+	Determined on a group by group basis			\$500,000	\$500,000	\$25,000
Accidental Death and Dismemberment (AD&D) ⁶	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).						
Online Doctors ⁷	70	Can be selected as an add-on to Critical Illness and/or Life, with single or family coverage available. Includes a total of five (5) virtual visits with a physician per person or per family.						

¹ Active plan members eligible for benefits² Applies during a defined 31-day open enrolment period, or within 31 days of the eligibility date of a new member or spouse, or the date the member experiences a qualifying life event³ For groups foregoing the use of the Medavie Blue Cross digital insurance platform, all new amounts of coverage require proof of health⁴ Subject to any applicable combined benefit maximum(s)⁵ Available in units of \$10,000 for Member and Spouse and units of \$5,000 for Child⁶ Waiver of Premium provisions apply⁷ Available only on digital insurance platform

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

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

AD&D (per \$10,000)

Member only	Family
\$0.43	\$0.62

Online Doctors

Member only	Family
\$5.00	\$8.00

Rates exclude applicable sales taxes.

Learn more about our Optional Benefits value proposition by visiting our plan sponsor site at medaviebc.ca/optional/plansponsor.